

The Rich Fool

Luke 12:13-21

A couple of years ago I came across the following story from the *People's Daily*, which is one of the Chinese newspapers. Not that I read the *PD* very often, but someone had posted this online and it piqued my interest.

The headline reads *Worms eat buried life-savings*.

Wu Chen didn't trust the banks with his life-savings so he decided to bury them. Unfortunately for the 67-year-old pensioner, he never could have guessed his 35,000 RMB nest egg would be eaten by worms (AUD\$7536).

After burying his stash in an 'eco-friendly' bag five years ago, Chen returned to withdraw some money recently only to discover most of it was gone. The bag was biodegradable, allowing worms and insects to make their way into Chen's savings. "I did not expect to open the plastic bag and see thirty-five thousand yuan in cash all damaged, some of it rotten", Chen said to the People's Daily.

In an ironic twist of fate, the bank that Chen had found untrustworthy came to the rescue by offering to swap the notes that were in good enough condition for fresh ones.

The bank was able to save around 20,000 RMB (AUD\$4305) with the rest far too damaged to be repaired. Bank staff reminded people that burying cash is not a good idea because it will become damp and rot easily. They said putting the majority of your money in the bank is the best option to avoid mildew, rot, fire or stealing.

It's very easy to hear a story like this and to roll your eyes, to shake your head, to think to yourself "*Well that was foolish behaviour, wasn't it? Couldn't this guy see that burying paper money in the ground was a bad idea? We know that at the very least a bank account is better, we know that if you have \$7000 that you're not going to touch for 5 years then something like a term deposit would be a smarter move. We know the basics of financial management and so we would never make such foolish decision.*"

Or would we?

In the Parable from Luke 12 that we've just heard, Jesus asks us to think again as to whether we've planned properly for the future, about whether our financial decisions are as sound as we think they are. Jesus tells a story about someone who obviously knows a bit about money, but perhaps his financial acumen is not as finely tuned as it could be.

The occasion for Jesus' telling of this parable
 is a request made by a voice in the crowd that had gathered to hear Jesus.
 Luke 12:13 Someone in the crowd said to him, "Teacher, tell my brother to divide the inheritance with me."
 Now I hear this request and I think it sounds fair enough!
 My assumption in hearing this is that there is a family dispute,
 and one member of the family is being unreasonable and another is seeking
 to recruit Jesus for their cause, to recruit Jesus to enforce a little bit of justice!

Jesus' response is little unexpected,
 because he basically gives this request the cold shoulder.
 "Man, who appointed me a judge or an arbiter between you?"
 Woah! Harsh response! What's going on here?

One idea is that Jesus is sticking religiously (if you'll pardon the pun)
 to what he saw as his job description.
 His job was to teach and then atone for sin,
 not to get sidetracked into other matters and disputes.
 I think there is merit to that interpretation
 because Jesus says similar things elsewhere
 Let us go to the nearby villages so I can preach, that is why I've come He says in Mark 1.

But perhaps there is another element in Jesus' response.
 Have a listen to what he says next in v 15: Then he said to them, "Watch out! Be on your guard against all kinds of greed; life does not consist in an abundance of possessions."
 We know from elsewhere in the Gospels
 that Jesus knew what was in each person's heart,
 and so it's interesting that he now issues a warning about greed.
 Was this anonymous voice actually the voice of a greedy person?
 Looking back at the original request once more,
 we notice that there is no detailed explanation of the exact situation,
 we don't know if the inheritance was already distributed fairly
 or whether this was indeed a legitimate claim.
 Perhaps Jesus is exposing the true nature of this person's heart.

**What this opening interaction teaches us is that greed can be very subtle,
 and we can do a pretty good job in dressing it up as something else.**
*These shoes are a necessity because nothing else really matches
 Our couch only sits three, when it really ought to fit four
 Tell my brother to split the inheritance, because I deserve my share.*
 "Watch out for that greed", Jesus warns, "it comes in many different forms,
 And your life does not consist in an abundance of possessions."

If someone were to take a tour of your house,
 would they see 'an abundance of possessions'?
 Would they see a particular product or category of possession

that's *over represented* in your household catalogue?

For me its books.

If I have ten minutes to spare in a shopping centre,
I'll browse a bookshop. That's my weakness.

For some of you its electronics, for others its shoes, or clothes, or homewares.
And I can justify it. I'm a minister. It's part of my job to read,
and so its very easy for me to drop a lot of coin at the bookshop.
All it takes is for me to think "That looks interesting, I'd like to read that!"
Not "I *will* read that", but simply "I'd *like to think* that I'd read that"

But if I'm honest, I don't need more books.

I'll never get through the books I have at the moment!

So I've developed some rules. I ask at four questions in the bookshop:

1. Do I already have something like this volume?
2. Will I actually use this?
3. Is the topic of this book simply a fad?
4. Can I borrow it instead?

And those questions can be applied to almost any purchase, cant they?

Life does not consist in an abundance of possessions,
so let's start thinking differently at the shops.

Or when you're online, depending on how you do your purchasing.

To illustrate this lesson, and to give us even more cause for thought,

Jesus tells a parable from verse 16

The ground of a certain rich man yielded an abundant harvest. ¹⁷ He thought to himself, 'What shall I do? I have no place to store my crops.' ¹⁸ "Then he said, 'This is what I'll do. I will tear down my barns and build bigger ones, and there I will store my surplus grain.

It's a nice problem to have isn't it?

Having so much wealth you don't know what to do with it.

Notice that we are now talking about a different level of wealth to our last examples.

We're no longer talking simply about our discretionary spending,
now we're speaking about what to do with serious wealth.

But the same principles apply, and I would also add that we live in an age
were this kind of success is enjoyed by a large proportion of people.

Just yesterday a very simple house was sold at auction across the road for us,
the type I expect will be knocked down and rebuilt. It went for \$1mill exactly.

What was interesting were the conversations that happened afterwards.

One woman said. "We've got a million dollars, we should have bought it!"

Who just has a million dollars? People on the upper north shore, that who.

The man in this story are our neighbors, the man in this story is some of us.

The only difference is that instead of building barns and then more barns,
we tend to add investment property after investment property.

Is that a problem? Maybe.

Let's see what happens next:

V 19 And I'll say to myself, "You have plenty of grain laid up for many years.

Take life easy; eat, drink and be merry."'

What goal does this man have with his wealth? He wants to retire!

This man really is us! Successful, lots of property, and retired!

My parents are retired, and have been for 18.5 years. Dad retired at 65, he's now 84.

We worked out recently that the house they retired to,

the house they live in now, is the house they've lived in for the longest time.

They're starting to outlive the plants they planted when they moved in.

Dad bought a car when he retired and said to me "Last car I'll ever buy"

Well that hasn't turned out to be true.

The retirement age of 65 was set when the average life expectancy was 67.

All this is to say, we need to think carefully about retirement!

What's our friend's plan for retirement? He's going to do nothing except pursue

pleasure. Take life easy; eat, drink and be merry

Is that a God-honoring plan for retirement?

To spend your wealth and time completely on yourself?

I'm not saying we should work forever. That's not realistic.

At some point we should slow down, we will slow down.

But as long as they have their health,

at no stage does the Christian man or woman ever live wholly for themselves.

There is a word to describe what this man is after; it's called eternal life.

That's when we'll receive our chance to rest,

but until then we remain servants of God.

My parents are good examples of this actually. Dad is a minister like me and since retirement they've served churches in remote parts of Australia, as well as in Sydney. Not full-time, but appropriately as their age and capacity allows.

The American preacher and writer John Piper has a great story that brings home the shortsightedness of a pleasure-centred approach to life.

This is from his book *Don't Waste your Life*:

I will show you how to waste your life. He says Consider a story from the February 1998 edition of *Reader's Digest*, which tells about a couple who "took early retirement from their jobs when he was 59 and she was 51. Now they live in Florida, where they cruise on their 30-foot trawler, play softball and collect shells." Piper says "At first, when I read it I thought it might be a joke. A spoof on the American Dream. But it wasn't. Tragically, this was the dream: come to the end of your life—your one and only precious, God-given life—and let the last great work of your life, before you give an account to your Creator, be this: playing softball and collecting shells. Picture them before Christ at the great day of judgment: "Look, Lord. See my shells." That is a tragedy. And people today are spending billions of dollars to persuade you to embrace that tragic dream. Over against that, I put my protest: Don't buy it. Don't waste your life.

“Look, Lord! See my shells!”

Our friend in the parable finds himself in a similar situation.

Jesus continues in verse 20 But God said to him, ‘You fool! This very night your life will be demanded from you. Then who will get what you have prepared for yourself?’

What will he say once his life is demanded from him?

Look, Lord! See my barns! Look, Lord! See my investment portfolio!

Look, lord! see my shoes for every occasion! Look Lord, see my library.

At this point some of us may have an objection.

“But surely it’s a good thing to plan for the future!

Surely the Bible would have us be wise with our funds!”

That is true! Proverbs 21:20 The wise store up choice food and olive oil, but fools gulp theirs down.

But with this parable

Jesus is identifying the difference between wisdom and selfishness.

They are two different things,

even though we can fool ourselves by thinking they are one and the same.

The nub of the rich fool’s problem is identified in the final verse of our passage: This is how it will be with whoever stores up things for themselves *but is not rich toward God*.

The problem *was not* that he was successful,

the problem *was not* that he was planning for the future,

His problem stems back to the statement that Jesus made at the beginning

He failed to realize that life does not consist in an abundance of possessions,

but that it *does* consist of recognizing that God has been rich towards us.

He’s been rich in giving us life,

he’s been rich in giving us a world in which we can make our fortune,

and he’s been rich towards us by the salvation that Jesus brings.

And so the expectation is that we will be rich back;

that we’ll invest not only in our own agendas

but that we’ll put some of our resources back into what God is doing.

In a way the rich fool didn’t plan ahead far enough.

He had his eye on retirement

but Jesus wants us to have our eye on what comes after that

Do not store up for yourselves treasures on earth, where moths and vermin destroy, and

where thieves break in and steal. Jesus says in Matthew 6 But store up for yourselves

treasures in heaven, where moths and vermin do not destroy, and where thieves do not

break in and steal.

If we want to be really wise with our money,

then investing in the age to come is the smart move,

otherwise we’re guaranteed to achieve the same result as Yu Chen

who buried his Chinese Yuan in the ground; our money will come to nothing!

So what does being rich towards God actually look like?

Well, following the pattern set out in the NT,
believers are to determine in their hearts
a proportion of their income to set aside and give to the work of God.
Then you live on the rest.

Whenever Jas and I review our budget

the first line in our expenditure is money for the church offertory
and money for missionaries that we support. 10-12% of household income.
Only then do we determine our budget for everything else,
including our home-loan. When we were applying for a mortgage and we
were working out how much we could repay (and therefore how much we
could borrow), the numbers we were working with were *after* our offertory
and other giving was taken out.

God gets the first payment, not the scraps that *might* be left over.

That's the expectation for God's people.

We've been living like this for all our adult lives;

Jas started living like this in high school.

Even when I was a student and had almost nothing...

I remember one day having a conversation with my brother
and I told him how tight things were financially.

I told him that I had made a commitment to be rich towards God
but I hadn't been disciplined with my giving, and so now I had a lump
payment that was due if I was going to come good on my commitment,
but I had other costs as well and so it was a bit stressful.

What would you say if someone came to you with that problem?

"I'm sure God won't mind if you just give nothing"? What my brother said was
"You must fulfill what you've committed to do." And so I did.

A proportion of your income, whatever that income might be.

I know that for some people this is really hard to hear,
And writing this I thought

"you need to acknowledge that people are in different circumstances".

But I'm not sure how many circumstances there are where you give nothing,
or where you give in a way where you don't really notice it.

The most difficult scenario is where a couple disagree over money.

But even then, is there any way you can give
out of that portion which is spent at your own discretion?

And if you can't spend *anything* at your own discretion

then that is a major problem and is actually a form of domestic abuse,
and I'd be open to having a longer conversation about what's going on there.

But we must do what we can to be rich towards God,

And we haven't even considered who is getting all our capital gains.

Some people have made enormous amounts of money in real estate.
Where's that going? And who is written up in your will?
Are you leaving any money for any mission organizations?
And how many investment properties do we really need?
In an age of wealth, there are ample opportunities to be rich towards God
and for us to be investing in the next life.

You know, Theo is of an age where he's started collecting things and hiding them:
feathers, sticks, his parents shoes.
It's cute when a child does something like that.
But friends, it's foolish when we do the same as adults;
when we collect the stuff of life and hold on to it ourselves.
Let's be rich towards God.