

Question time at end?

GREED

In Luke 12, Jesus is approached by a man who wants Jesus to work out his inheritance problem with his brother. And he tells us a story about greed - a wealthy man. He was a farmer. He had a big harvest. So he thinks – I'll tear down my barns and build bigger ones! Then I can store all my grain and retire wealthy and take life easy! That sounds good doesn't it?

And God says to this rich man – “You fool! You're going to die tonight and none of your wealth will mean anything”

It's a sobering thought isn't it? While we think about our wealth and riches, God says: “What if you died tonight?”

But let's make this story a little more real for us today. I want you to tell me about a rich man in 2013. Let's call him Adam.

Adam lives in Pymble. He runs his own small internet based business. He works hard. Long hours. And he makes about \$100,000 a year. He's married. 2 kids. Both in high school. And he's wealthy. He has a nice home, some shares, a small investment property. A decent car. Money in the bank.

And he enjoys nice holidays, lives a comfortable life, eats out at nice restaurants. Nothing fancy. But comfortable. And he's happy.

So last year, his business goes really well. REALLY well!

He makes a huge profit. 5 times more than usual. And what does he do?

Straight away he pays off his credit card bill, which was pretty big. And then he thinks: I'm going to take life easy! He goes about upsizing his business. That's smart, isn't it? He employs more staff so he can work less. He buys a few more shares for the portfolio. Trades in his car for a nicer one. And a really nice holiday for the family. Nicer restaurants. Nicer clothes. He's really taken a step up in life. And he's set.

Two months later, after he's been enjoying his new lifestyle for a little while, and he's spent the day interviewing a few more new staff for his business, and as he's travelling home from work, singing along to the radio. And... there's a car accident. Adam dies at the scene.

The funeral is arranged at the Northern Suburbs cemetery. And they lay his body to rest. And there is the tombstone. And what does it say?

Adam. 1963-2013. Loving husband and Father. Rest in peace

The next morning, God walks through the cemetery. And he stops at Adam's grave. And with his index finger, he writes a word across Adam's gravestone. What is that word?

F.O.O.L.

God says: "You fool". You've worked hard to gain more and more wealth. But what have you inverted in? What is it worth to you now? What can you do with it now? What does it matter? Fool.

ABUNDANCE

What are we working for?

How much is enough?

We gain wealth. And we gain more wealth. And sometimes we receive an abundance. And so we build bigger barns. We have more than enough, but we still want more. HOW MUCH is enough? When will we be satisfied?

Most people believe that they would be satisfied if they had a little bit more in life. Doesn't matter how much they actually HAVE! Most people just want a little bit more. But what happens when they get that little bit more? They want a little bit more **again!**

How much is enough?

How wealthy is wealthy?

How much until we have an abundance?

How long until we have TOO MUCH?

And here's the question I want us to ask ourselves today:

How much is enough for you?

Because there is a COST to the way we live and use our wealth.

COST

Let's turn to James 4.

James talks about the way we make plans in our lives. We plan to go here or there, and do this or that. We plan doing business and making money. But all of our plans should start with "If it's the Lord's will". Because we're only here for a little while on this earth. This is a temporary residence for us. For us to boast about our plans is silly! And then he adds this in verse 17:

17If anyone, then, knows the good they ought to do and doesn't do it, it is sin for them.

What does that mean in this context? He says it's silly for us to make all these grand plans, not knowing what God will bring for us tomorrow. But then he says: If you go on living life knowing the good you should be doing, and you don't do it, then that's sin! If we presume to make our own plans in life, forgetting about God's will for us, and forget even the basics of doing the good in our world that we are called to do as God's people, then that is sin.

He explains this in more detail in the next verses – let's listen to these verses again:

1Now listen, you rich people, weep and wail because of the misery that is coming on you. 2Your wealth has rotted, and moths have eaten your clothes. 3Your gold and silver are corroded. Their corrosion will testify against you and eat your flesh like fire. You have hoarded wealth in the last days. 4Look! The wages you failed to pay the workers who mowed your fields are crying out against you. The cries of the harvesters have reached the ears of the Lord Almighty. 5You have lived on earth in luxury and self-indulgence. You have fattened yourselves in the day of slaughter.

What is the cost of not using our wealth wisely?
What is the cost to our community?
What is the cost to the gospel?
What is the cost to our own spiritual lives?

We often have enough, but we desire more.
We are comfortable, but we want more comfort.
What is the cost of not thinking about the needs around us?

So in the end, James is saying that **there is no sin in being rich**, but what he points out for us is that sin **can** come in three ways, and we need to watch out for these:

1. Sin can come from the way we acquire wealth. If we are dishonest or cheat people for our own gain. Whether it's from shoplifting or breaking copyright, or not paying people an honest wage, or not giving your employer an honest days work.
2. Sin can come in the way we use our wealth – hoarding it for ourselves, hoarding well beyond what we need, building a kingdom on earth, overlooking the needs of those around us, serving money in order to build a life of comfort and even luxury for ourselves. Not knowing when to stop, not being content, and never having enough.
3. And finally, sin can come from our wealth when it changes the spirit of our heart. When we cannot live without it. When we put our trust in our wealth rather than our God. When we seek contentment and security from what we have, rather than having our security in Jesus.

And the greatest example of this heart is given in verse 6:

6You have condemned and murdered the innocent one, who was not opposing you.

He's talking about what happened to Jesus. Judas betrayed Jesus, the innocent one, for 30 pieces of silver. That is an example we need to relate to. Just to think that we might hand over Jesus, or pass off the gospel, or walk away from God, in order to increase our wealth. There is a cost to not using our wealth wisely.

So what are we to do?

Let me suggest 3 responses:

1. Humility – In all of our plans, plans for life, plans for wealth, we must say “if it is God's will”. We do not know what will happen even tomorrow. God is the master of life. We must not presume to put our own plans above his plans. We must come to him as we make our plans.
2. Contentment – how much is enough? Have you ever sat down and worked out how much you actually need? And have you thought that if you ever have that much, then that will be enough? And then, when you reach that point, can you stop? Can you be content? Is it enough to have a steady job? Is it enough to pay off your home mortgage or your car loan? How much more? When will it end? When will you be content?

3. Stewardship – where is my wealth needed? What are the needs around you? The poor, the sick, the single parent, those living in poverty, the ministry of the church, the work of missions, the needs in your local community – where are the needs – how can you be a part of the solution?

Wealth is not an easy thing to talk about together. But we must. One tenth of Jesus' teaching in the gospels is on wealth. I think that means that he thinks it's an important topic!

- Humility – what is God's will for you?
- Contentment – how much is enough?
- Stewardship – where is your wealth needed?

These are the questions I have asked myself, with my family. So our aim is to give at least 10% of our wealth each year.

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Don't get me wrong – 10% is just a rubbery sort of target for us. It's a good target for us to begin with. It's not a mandate or a requirement. It's just a number. Sometimes we give a bit more or a bit less. We hope to give beyond that when we are able to. But we need to work out how much is enough to keep, and **stop** when we get there. And then be able to give more away when we can. We know that NOW, we are able to live on 90% of our income. We made that decisions 15 years ago that we can always live on 90% or less of our income, so we can always give at least 10%. And when we can give more, we will. But we have enough. More than enough. We don't need more. And that works for us. That's our plan. For humility, contentment and stewardship. That works between us and God.

So I just want us to think today: what is **your** plan?

We don't need to feel guilty.

We don't need to feel burdened. Because God loves a cheerful giver. It's not about a percentage. It's about thinking faithfully about our response to God's generosity to us. But perhaps today, we can just go away, each to our own home, and just ask ourselves these three questions:

- Humility: What are **God's** plans for me?
- Contentment: How much is **enough**?
- Stewardship: Where is my wealth **needed**?

Question time...

Prayer

13Now listen, you who say, “Today or tomorrow we will go to this or that city, spend a year there, carry on business and make money.” **14**Why, you do not even know what will happen tomorrow. What is your life? You are a mist that appears for a little while and then vanishes. **15**Instead, you ought to say, “If it is the Lord’s will, we will live and do this or that.” **16**As it is, you boast in your arrogant schemes. All such boasting is evil. **17**If anyone, then, knows the good they ought to do and doesn’t do it, it is sin for them.

1Now listen, you rich people, weep and wail because of the misery that is coming on you. **2**Your wealth has rotted, and moths have eaten your clothes. **3**Your gold and silver are corroded. Their corrosion will testify against you and eat your flesh like fire. You have hoarded wealth in the last days. **4**Look! The wages you failed to pay the workers who mowed your fields are crying out against you. The cries of the harvesters have reached the ears of the Lord Almighty. **5**You have lived on earth in luxury and self-indulgence. You have fattened yourselves in the day of slaughter. **6**You have condemned and murdered the innocent one, who was not opposing you.

13Someone in the crowd said to him, “Teacher, tell my brother to divide the inheritance with me.” **14**Jesus replied, “Man, who appointed me a judge or an arbiter between you?” **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.” **16**And he told them this parable: “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. **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.’” **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?’ **21** “This is how it will be with whoever stores up things for themselves but is not rich toward God.”