

HOW CAN ANYONE SO RICH BE SO STUPID

Luke 12:13-21

One-and-a-half billion people in the world live below the poverty line. That is 25% of the world's population. Of course, that all depends on your definition of poverty. What is poverty for one person could be wealth for another person. The World Bank defines poverty as income less than \$1 per day. That means that 1.5 billion people live on less than \$365 per year. That's less than \$1,430 a year annual income for a family of four. Therefore, anyone living on more than a dollar a day isn't poor. That's us. We're rich.

Of course, some are richer than others. Bill Gates lives in a \$50 million dollar 65,000 square foot Seattle home. At one point he gave away \$5 billion, the largest single monetary gift any person has ever given in all of human history.

The combined wealth of the world's 387 billionaires equals that of the bottom 45% of the world's population. That means that 387 individuals have as much money as 2½ billion people.

The issue of getting or not getting money is what triggered a controversy between two brothers. One of them came to Jesus for help. The conversation is recorded in Luke 12:13-15:

Someone in the crowd said to him, "Teacher, tell my brother to divide the inheritance with me."

Jesus replied, "Man, who appointed me a judge or an arbiter between you?" Then he said to them, "Watch out! Be on your guard against all kinds of greed; a man's life does not consist in the abundance of his possessions."

Conflicts and disagreements between brothers is nothing new. It happens between brothers, sisters, husbands, wives, parents, children, business partners and friends. People who once got along so very well somehow end up with deep unresolved differences. Sometimes it's over things that were said, alleged lies that were told, property lines and fence posts. This time it was over money.

On first reading, it seems as if this brother did the right thing. He went to Jesus for help. However, Jesus refused to help! Jesus knew that this was a lose-lose situation. There was no judgment that would be satisfactory to both parties. It's often like that. The person who steps up

to become the peacemaker often ends up alienating everyone. The end result can be worse than the beginning conflict.

This particular problem was especially irresolvable because only one brother came to Jesus for help. And the brother who came to Jesus wasn't looking for truth or compromise. He had already made up his mind what the outcome should be. He wanted Jesus to order his brother to turn over to him half of the family money.

Jesus was smart enough to keep out of this one! But he also took it as an opportunity to go on to a much deeper issue, the issue of greed. He could quickly tell that this brother was out for all that he could get. That's why Jesus said, "Watch out! Be on your guard against all kinds of greed; a man's life does not consist in the abundance of his possessions."

In order to illustrate this point, Jesus told this parable:

"The ground of a certain rich man produced a good crop. He thought to himself, 'What shall I do? I have no place to store my crops.'

"Then he said, 'This is what I'll do. I will tear down my barns and build bigger ones, and there I will store all my grain and my goods. And I'll say to myself, "You have plenty of good things laid up for many years. Take life easy; eat, drink and be merry." ' "

"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? "This is how it will be with anyone who stores up things for himself but is not rich toward God."

This man must have had a financial planner. Or, he should have been one. His story is worthy of Money magazine because he did a lot of things very well. He was a man with a plan.

First, he built wealth. His land had produced a good crop. But this probably wasn't the first time. He was already a rich man. My guess is that he worked long and hard to get what he got. He was a very good businessman.

I'm also impressed that he earned his money. He didn't inherit it—not that it's bad to inherit money—but he was a farmer who was wealthy from years of hard work, saving more than he spent. There are lots of people who want to be rich but miss out on this first principle of financial planning, and that is to build wealth. They fail to do what this man did. They are lazy

spenders rather than hard working savers. No one can become wealthy without some money. Everyone has to start somewhere. He started with the labor of farming.

Second in his financial plan was to invest for the long term. Instead of taking this terrific crop and converting it to cash or spending all he had after a very good year, he thought about the years to come. And he did something that cost him up front. Some would say it was a little bit risky. He took perfectly good barns, tore them down and built new barns because he knew this would position him well for many more years. It was a major investment for the future.

He is like the person who faithfully invests in a 401k or other retirement plan. She skips eating out and instead of trading in her car she drives it for 10,000 or 20,000 more miles because she knows that a little bit of sacrifice now is going to make a big difference 10, 20 and 30 years from now. He knows the rules of compounding: if you get 10% interest your money will double in 7 years; if you get 7% interest it's going to double in 10 years. He's willing to make a short-term sacrifice in order to have the long-term benefits.

Instead of living for the moment, the man in the parable wisely anticipated the distant future. He could envision the value he would gain in the years ahead. A little sacrifice now can pay big dividends tomorrow.

There are millions of Americans who live in the same neighborhood, earn the same salaries and will end up millions of dollars richer or poorer than each other in 25 years depending on their financial plan. Those who are like the man in the story will have barns full of money while their next-door neighbors will be flat broke.

So, his financial plan was to build wealth, invest in the long term and Number 3 in his financial plan was to know when to retire. I admire him for this. He had this figured out. He said to himself, "I have plenty of good things laid up for many years." This man was amazing because he knew when enough was enough.

One of the most difficult decisions many people face is when to retire. Some people hang on to their jobs until they die. It may be because they like the work or it may be because they're never sure they have quite enough money to take care of themselves for the rest of their lives. But this man had a plan. When he reached his goal, he quit his job.

Fourth in his financial plan was to enjoy what he had. He wasn't a workaholic. He didn't love money for money's sake. He knew the pleasures money could bring and he intended

to fully enjoy them. He calculated how much longer he had to live, knew he had plenty of money and could, “Take life easy; eat, drink and be merry.”

What could be better than to reach a point where your only job is to enjoy life? Good food. Good drinks. Good time. What could be better than this? If you know a modern financial planner, share this one and see what your planner thinks: build wealth; invest for the long term; know when to retire; enjoy what you’ve got.

Sounds good, except for what he forgot. He forgot others. This rich man was full of himself. The Bible says:

“He thought to himself, ‘What shall I do? I have no place to store my crops.’

“Then he said, ‘This is what I’ll do. I will tear down my barns and build bigger ones, and there I will store all my grain and my goods. And I’ll say to myself, “You have plenty of good things laid up for many years. Take life easy; eat, drink, and be merry.”’

He referred to himself eleven times in five sentences. When he finally switched from “I” to “you” he’s talking to himself and even “you” referred back to him! There isn’t one single hint of interest or concern for anyone but himself. He seemed to not even realize that there were other people with needs he could meet. It never occurred to him to share his exceptional wealth.

He forgot others and he forgot eternity. This wealthy man thought that all of life was here on earth, so he told himself that he had plenty of reserves for many years, but he never once mentioned eternity. He figured how long his money would last and assumed that was how long he would live. His fatal mistake was to believe that the future was under control, except he hopelessly misestimated the future. **One of the great dangers of wealth is a false sense of security. There is an assumption that if you have money you have power and if you have power you can control the future.**

An article in Worth magazine tells the story of the enormously wealthy Howard Hughes. Paging through a newspaper he came across an article that described him as a “paranoid, deranged millionaire”. His immediate response was, “I’m not a millionaire. I’m a billionaire.” He belonged to a very elite club called the Ninth Zero Club meaning that he had nine zeros to his net worth.

Hughes said, “I answer to no one, can do what I want, and wield more power than presidents, whose authority is limited and tenure is brief.” He made the same mistake as the man in Jesus’ story. He forgot about eternity. And, like the man in Jesus’ story, he apparently forgot about God.

The God that these men forgot told the rich man in the parable, “You fool! This very night your life will be demanded from you. Then who will get what you have prepared for yourself?” You see, the day of death is determined by God, not by how much money a person has. God called this guy in. His time was up. No warning. He was finished. And there was no taking anything with him. He didn’t consult God about his finances and God didn’t consult him about when he would die. The obvious lesson here for him and for us is that **money has only temporary value. God is the ultimate power. The really big decisions are his and God cannot be bought.**

Jesus called what he said a “parable”. It’s a story. He made it up. It’s fiction. He did it in order to teach an important truth. So, what is most important is not remembering the story but getting the points.

The first point is the put God first! Jesus said, “Watch out! Be on your guard against all kinds of greed; a man’s life does not consist of the abundance of his possessions.”

Jesus never taught that money is bad. He never said it was a sin to be rich. Some of the richest people in the Bible were some of the godliest people in the Bible, like Job and David. In fact, when Jesus died, one of his remaining possessions was a seamless robe—one of the most expensive pieces of clothing in the economy of the day. It would be like a designer suit or dress from an elite store in today’s economy.

It’s not wrong to be rich, but it’s wrong to put money first because God must be first. You don’t need to have a lot of money to make money Number One in your life. Money and possessions have a natural tendency to become increasingly important in a person’s life. The Romans used to say that money is like seawater, the more you drink the thirstier you become. So the only way to stop money from winning the Number One place in your life is to “Watch out! Be on your guard against all kinds of greed; a man’s life does not consist in the abundance of his possessions.” It takes a deliberate effort to avoid greed. We must constantly choose to make possessions less than all-important in our lives.

John Wesley, the founder of the Methodist Church, had a saying on one way to do what Jesus here commands. Wesley said, “Earn all the money you can, save all the money you can and give away all the money you can.” That is good advice as long as it is for God’s sake that we do this and for no other reason.

I think Jesus asks each one of us: What’s most important in your life? Is it very clear that God is more important to you than money or possessions?

Jesus’ second point was to invest in forever. At the end of the parable Jesus said, “This is how it will be with anyone who stores up things for himself but is not rich toward God.”

Jesus was telling us not to be like this guy in the story. Never end up with lots of wealth on earth and none in heaven. Invest in forever. Put your time, talent and money into things that will outlast you. Invest in people. Invest in what makes God happy more than what makes us comfortable.

I sat next to a 28-year-old man at a dinner. I was asking him about himself when he made eye contact and greeted a prominent businessman at the head table. When I asked how he knew this man he told me an interesting story. He said that when he was 16 years old his father died. The businessman read about it in the newspaper and called him on the phone to invite him out for breakfast. Then he told me, “He has taken me out for breakfast every Tuesday morning for the past 12 years.” While I don’t know the businessman’s financial assets, I assume he is pretty well off. But that’s not what his life is about. He invested in a fatherless teenager. He invested in forever.

Some day you and I will have conversations in heaven with people we knew on earth. I doubt that it will seem very important how many square feet our houses were, how much money we accumulated in a 401k or what models of cars we parked in our garages. But it will be very important that we lived for God. And it will be important to be surrounded by people who are present with us in heaven because we invested in them on earth.

So . . . let’s live for eternity. Let’s make God Number One. Let’s not be greedy. Put God first. Invest in forever.