

I. Introduction

We might not think of Jesus as an investment counselor, but he had a lot to say about wise investing. Of course in Jesus' time there wasn't a stock market, mutual funds, T-Bills, or home mortgages. Jesus was talking about wise investing in the spiritual realm, which is much more important than a 401(k) or IRA. Jesus wants us to have a fulfilled life now and a wonderful eternity in heaven, and those happen when we live according to biblical principles. Living according to biblical principles involves having the right priorities and serving God faithfully with our time, talent, and treasure.

This morning I would like to focus on the lessons behind what has come to be called the Parable of the Rich Fool. In addition I want to take a quick look at what King Solomon had to say as well, since he had it all in his lifetime.

II. The Rich Fool

The Rich Fool in this parable was about to kick back and live off his bumper crop. Of course planning for retirement—preparing for life *before* death—is wise. However, neglecting life *after* death is disastrous. If you accumulate wealth only to enrich yourself, with no concern for helping others, you will enter eternity empty-handed. So there's nothing wrong with saving for retirement, but there were several problems with the Rich Fool from what we can discern from the story.

1. No Relationship with God

The main problem with this guy was that he had earthly wealth but was poor in spiritual matters. His priorities were heavily weighted towards the materialistic, with little or no relationship with God. His life was totally out of balance, as Jesus observed (Luke 12:21):

“Yes, a person is a fool to store up earthly wealth but not have a rich relationship with God.” NLT

Our life on earth is for a short time, but we spend eternity in heaven. Wouldn't you want to invest in where you'll be spending the most time?

2. Can Lose It Easily

Another problem with the Rich Fool's strategy is that he could easily lose his wealth. He was completely depending on something that could be lost, stolen, or destroyed tomorrow. We all know how easy it is to lose wealth these days, with the economy the way it has been. Nothing on this earth is secure, as Jesus told his disciples in today's Gospel (Luke 12:33):

“Sell your possessions and give to those in need. This will store up treasure for you in heaven! And the purses of heaven never get old or develop holes. Your treasure will be safe; no thief can steal it and no moth can destroy it.”
NLT

3. Who Benefits?

The third problem with the Rich Fool’s strategy is that he wouldn’t get to benefit from all his hard work. But if you store up treasures in heaven, you benefit from them – guaranteed. While he didn’t lose his wealth in the stock market or through inflation, he didn’t get to enjoy it either. Instead, he unexpectedly passed from the scene and his family got to live off his earnings, as Jesus hinted (Luke 12:20):

“But God said to him, ‘You fool! You will die this very night. Then who will get everything you worked for?’” NLT

There’s nothing wrong with saving some money and leaving an inheritance to your family. But you’ve wasted your life if you’ve devoted it to accumulating wealth or spending it as fast as you get it to the exclusion of everything else. As Jesus said in today’s Gospel (Luke 12:15): “Life is not measured by how much you own.” NLT

Many people measure life that way, but God certainly doesn’t. God measures life differently:

- by our relationship with Jesus,
- by our obedience to God’s call to serve him,
- by our good works stored up in heaven, and
- by our generosity.

John Wesley summarized this view by this advice:

- Do all the good you can
- In all the ways you can
- In all the places you can
- At all the times you can
- To all the people you can
- As long as ever you can.

One of the ways we do “all the good we can” is by our giving to the church and other charities. The rich fool in the parable was self-centered, didn’t have a relationship with God, and did little for others. It’s better to be rich in God and poor in things, than the other way around.

III. Don’t Worry

After telling the parable to the assembled crowd, Jesus then turned to his disciples and gave them a private teaching. Jesus told them not to worry, echoing what he had preached in his sermon on the mount. Jesus started this teaching by telling his disciples (Luke 12:22b-23):

“That is why I tell you not to worry about everyday life—whether you have enough food to eat or enough clothes to wear. For life is more than food, and your body more than clothing.” NLT

After reminding them that God provides for birds and wildflowers, he concluded by saying this to them (Luke 12:28-31):

“And if God cares so wonderfully for flowers that are here today and thrown into the fire tomorrow, he will certainly care for you. Why do you have so little faith? And don’t be concerned about what to eat and what to drink. Don’t worry about such things.

“These things dominate the thoughts of unbelievers all over the world, but your Father already knows your needs. Seek the Kingdom of God above all else, and he will give you everything you need. NLT

These words of Jesus have special meaning for us today in these uncertain economic times. But how can we not worry when there is so much bad news? I think the best way of avoiding such worry is to be in right relationship with Jesus. By being in right relationship, I mean that we have put our trust in Jesus as our Lord and Savior.

Having done that, we take seriously his teachings and his promises. This faith gives us confidence to face the future unafraid – concerned maybe – but not gripped by fear because we know God is with us. While things may not always turn out as we would like, we have the faith that God will do what is best for us. When you have that level of comfort, you can then deal with the risks and uncertainties of life and not panic. When you’re rich in God, it’s impossible to be spiritually poor.

IV. King Solomon’s Thoughts

In his Sermon on the Mount, Jesus referred to King Solomon when he said (Matthew 6:28-29):

“And why do you worry about clothes? Look at how the lilies in the field grow. They don’t work or make clothes for themselves. But I tell you that even Solomon with his riches was not dressed as beautifully as one of these flowers.” NCV

King Solomon had it all, and some of his thoughts about wealth and possessions are in the Bible. People look to money to solve all their problems, yet there’s a downside to having money. King Solomon gives us that other side, that riches can be a burden in some ways. Let me briefly summarize the key points Solomon makes in today’s reading from Ecclesiastes.

a. Money Can’t Satisfy

The first point is that money can’t satisfy – you can never get enough to make you feel comfortable, secure, well-off, or whatever you’re looking for. No matter how much you have, you’ll always want more. I’ve known a few wealthy people, and that’s true –

they're always striving to become richer. Nothing on earth can truly satisfy us or fulfill us – only God can do that.

b. Money Produces False Friends

Second, money produces false friends – when you're rich, you have a lot of friends. But do they really care for you, or are they more interested in what you can buy for them?

c. Money Produces No Security

Third, although you might think a rich person feels secure, Solomon said that the rich person lies awake at night worrying he might lose it. Solomon should know – he was fabulously wealthy. So don't believe the lie that great wealth provides security.

d. Money Is Easily Lost

Fourth, we might wonder why would a rich person lies awake worrying? It's because they know that money, wealth, and possessions can be easily lost. You can lose money because of bad investments or a bad business deal. Even good investments will lose value when the whole market is going down. In addition, today we have the risk of inflation, swindlers like Bernie Madoff, and a host of other possibilities.

e. Money Doesn't Change Your Status after Death

Fifth, Solomon echoed Job when he wrote in today's reading (Ecclesiastes 5:15):

People come into this world with nothing, and when they die they leave with nothing. In spite of all their hard work, they leave just as they came. NCV

All the money in the world isn't going to change that. You may have the best headstone in the cemetery, but if you've got nothing stored up in heaven, your wealth isn't going to do you one bit of good.

V. Conclusion

One thing we should remember is that Jesus never denied that we have certain basic needs, just that we should look to God to provide them. He reminded us that our priorities should not be materialistic and self-centered, that the highest priority should be serving God. Money, seen as an end in itself, quickly traps us and cuts us off from both God and the needy.

The key to using money wisely is to see how much we can use for God's purposes, not how much we can accumulate for ourselves. If God's love touches your heart and you use your money to help others, then you are storing up lasting treasures in heaven. On the other hand, if your priorities hinder you from giving generously, loving others, and serving God, your life isn't in line with God's purposes. If you concentrate your efforts on accumulating wealth, your thoughts, actions and priorities will center on that and not

on God, family, and church. This results in a life that is out of balance, unfulfilled, and spiritually poor.

As we saw, there are downsides to prosperity. Wealth can make us ignore the Word of God, can make us do dishonest or selfish things, and can give us a false sense of security. When you have that false security, you will tend to place your trust in your wealth and not in God. Instead of our faith statement being “In God We Trust” it becomes “In Gold We Trust.” One letter change and our faith can become totally misplaced.

People who are satisfied only with the things that money can buy are in great danger of losing the things that money cannot buy. So let me ask you:

- Where do you put your time, money, and energy?
- What do you think about most?
- How should you change the way you use your resources in order to reflect God’s values more accurately?
- What priorities do you need to change to be more in line with God’s will?

As we read, the rich farmer saw his wealth as an opportunity to please himself, but he had no thoughts of others or of God. So let our prayer be the one in Proverbs 30:7-9:

“I ask two things from you, Lord. Don’t refuse me before I die. Keep me from lying and being dishonest. And don’t make me either rich or poor; just give me enough food for each day.

“If I have too much, I might reject you and say, ‘I don’t know the Lord.’ If I am poor, I might steal and disgrace the name of my God.” NCV

So let us look to the Lord for our needs, knowing he will do the right thing for us. Not too much, not too little, but just right. Amen.