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“A FOOL AND HIS MONEY”
Luke 18:18-30; Ecclesiastes 5:8-15

\$ Money: you cannot live without it; but, as the rich young ruler learned to his dismay, you might not be able to live with it. (Talk about an earthquake of the soul!)

☑ God still calls some to make that sacrifice. Last week I met a man who earned a six-figure income and put away \$40,000 in savings – until God led him to resign, give all the money away, and serve the needy. He said *“It hasn’t been easy. But,”* he added, *“now we get to ask the Lord for our daily bread every day, and that is a blessing.”*

I will not try to convince you to sell everything and donate the proceeds to the poor. (That is not a universal condition of discipleship.) Still, what Christ Jesus *does* require of all his followers in regard to money and possessions may be nearly as difficult.

○ In Luke 18:18 **“A certain ruler”** (probably a leader in the synagogue, chosen for his wealth and piety) asks, **“Good teacher, what must I do to inherit eternal life?”**

It is a question of security. The man is looking for guaranteed spiritual safety and confidence.

○ {Lk 18:19} **“Why do you call me good? No one is good – except God alone.”** Jesus is not denying his **divinity**; he is asking, in essence, “Do you realize what you are saying about me?” By doing so Jesus is inviting the man to consider that he is, in fact, **“good,”** precisely because he is the Son of God.

○ He continues (verse 20): **“You know the commandments,”** and lists five. The man answers easily: **“All these I have kept since I was a boy.”**

○ Verses 22-23: Hearing this Jesus replies, **“You still lack one thing. Sell everything you have... give to the poor, and you will have treasure in heaven. Then come, follow me.”**

Because Jesus is God in the flesh, following him is equivalent to {Lk 10:27} **“[loving] the Lord [our] God with all [our] heart and with all [our] soul and with all [our] strength and with all [our] mind.”** Consequently, while most of us are free to keep the things that we own, **we must divest ourselves of anything that owns us.**

○ The man is **“very sad.”** Jesus has just pulled the rug out from under his feet **“because he [has] great wealth”** – and that wealth owns his heart. He wants to {Jn 14:6} **“[come] to the Father”** – but if this teacher from Nazareth expects him to say goodbye to his treasure, it won’t be **“through [him].”**

○ He turns his back on Jesus, who observes (verses 24-25): **“How hard it is for the rich to enter the kingdom of God! Indeed, it is easier for a camel to go through the eye of a needle than for a rich man to enter the kingdom of God.”**

○ Verse 26: His listeners are dumbfounded: **“Who then can be saved?”** They assume that ① money is always a blessing, ② wealth is reliable evidence of God’s favor, and ③ riches guarantee material and spiritual security. Until this moment, they

have always wanted to be the man who just walked away from Jesus.

○ The Lord assures them that (verse 27 {NRSV}):

“What is impossible for mortals is possible for God.”

His answer reveals two great truths: ① God is able to save even the very rich; and ② their assumptions about worldly goods are flawed. Specifically, money is sometimes a curse, wealth is not always a sign of God’s approval, and riches cannot guarantee security.

Look at the rich ruler. Is his money blessing him *now*? Can he rightly claim to walk in God’s favor? Does he have substantial security? His **“great wealth”** is what makes him turn away from the Messiah.

The living God declares, {Ps 75:3} **“When the earth and all its people quake, it is I who hold its pillars firm.”** He alone provides real safety and confidence. Break fellowship with him, and security evaporates.

Jesus has {Jn 1:14, 2, 1} **“[come] from the Father, full of grace and truth.”** Not only was he **“with God in the beginning,”** he **“was [is, and will always be] God.”** Yet given the choice between earthly riches and discipleship, the rich man rejects the only person who can give him security! A man acquainted with the Word of the LORD should know better!

● Consider Ecclesiastes 5:8-9: **“If you see the poor oppressed... and justice and rights denied, do not be surprised at such things; for one official is eyed by a higher one, and over them both are others higher still. The increase from the land is taken by all; the king himself profits from the fields.”**

The shared prosperity that people enjoy in an equitable and compassionate system makes everyone more secure. Then again, greed and self-interest can corrode and eventually topple even the best system. When that happens the poor are at risk of losing what little they have, and the affluent get nervous that hungry mobs will storm the gates.

● Verse 10 {NRSV/NLT}: **“The lover of money will not be satisfied with money; nor the lover of wealth, with gain.” “How absurd to think that wealth brings true happiness!”**

☑ How quickly we forget that money can buy a *bed* but not *sleep*, *books* but not *brains*, *finery* but not *beauty*, a *house* but not a *home*, *medicine* but not *health*, *luxuries* but not *culture*, *amusement* but not *happiness*, *companions* but not *friends*, and *flattery* but not *respect*.

● That leads into Ecclesiastes 5:11 {NIV/NLT}: **“As goods increase, so do those who consume them.” (“The more you have, the more people come to help you spend it.”)**

The rich can never be certain if they are liked for themselves or for what they have to give. Money cannot buy relational security.

● 5:13: **“I have seen a grievous evil under the sun: wealth hoarded to the harm of its owner.”**

☑ That sounds like Ebenezer Scrooge, whose stockpiled treasure alienated from everyone else, impoverished his spirit, and put him at risk for damnation.

- Continuing in verse 14 {NIV/NLT}: **“or wealth lost through some misfortune. In the end, there is nothing left to pass on to one’s children.”**

History is replete with stories of the once well-to-do who lost their fortune to personal extravagance, bad investments, regime change, or structural transformation (from an agrarian to an industrial, or an industrial to a high technology economy).

- When an estate is bequeathed intact, it only emphasizes that the one who built it can never again enjoy it. Ecclesiastes 5:15 {NRSV/NLT}: **“As they came from their mother’s womb, so they shall go again, as naked and as empty handed as on the day they were born.”**

☑ As the fabulously wealthy heiress Barbara Hutton said, **“I’ve never seen a Brink’s truck follow a hearse to the cemetery.”**

Solomon is generally credited with writing Ecclesiastes. He was possibly the wealthiest man ever to walk the Earth. That makes it doubly unnerving to hear him say that material riches cannot ensure a secure society, buy true happiness, purchase relational security, or guarantee our children’s future.

When push comes to shove, the rich young ruler in Luke 18 chooses to follow the money instead of the Messiah. He is a fool.

What about us?

We confess that {2 Ti 3:16-17, NIV/NRSV} **“All Scripture”** (including Luke 18 and Ecclesiastes 5) **“is God-breathed and is useful for teaching, rebuking, correcting, and training in righteousness, so that everyone who belongs to God may be proficient,**

equipped for every good work.” Are we allowing God’s Word to inform, rebuke, correct, and train us to be righteous in relation to money and things?

We breathe a sigh of relief and rest easy in the assumption that the Lord would never call us into voluntary poverty. But how would we respond if he did? Would we even let ourselves hear his voice?

Allow me to be really blunt. Our money says, **“IN GOD WE TRUST.”** But which deity is it: Almighty God, or the almighty dollar?

On one level, our god is whomever or whatever we trust to grant our safety and help us feel confident. Money and possessions can provide security to a limited degree, for a limited time. Yet they tend to entice us away from the real God. In the end those treasures will tumble down, and if we are not careful they will take our hearts, minds and bodies with them.

Just ask Solomon, or for that matter the rich young ruler. Scripture does not record the end of his story; but do we really think that he is eternally glad he counted on his riches for security instead of Jesus?

Our relationship with money is complicated. Most of us want to be the rich young ruler and follow Christ. Many of us take for granted that he will never really call us to give it up – or that if he did, he would return our treasure after we passed the test of faith.

But he might call us to do so, and he might not give it back! If he does this, I urge you (I urge myself!) to listen to his voice and respond in faithful, courageous obedience.

If he does not, we are free to keep the things we own but we must divest ourselves of anything that owns us.

Jesus assures us that {Lk 18:29-30}: **“no one who has left”** these things **“for the sake of the kingdom of God will fail to receive many times as much in this age and, in the age to come, eternal life.”** He is not promising that if we give so much money, we will get more back. He *is* promising an entirely different kind of security, which is of infinitely greater value: eternal participation in the kingdom of God.

This was not enough for the rich young ruler. Then again, he did not have his \$: he was had by his \$. The tragedy is he and it were parted soon enough – and all he had to show for it was eternal regret.

Money: we cannot live without it, but we might not be able to live with it. Regardless, it does not guarantee our safety and confidence. Let us find our security in the Living God.