

Wary of Wealth

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[0 : 00] greed, wealth, a lot, which is in Luke's Gospels where we're going to be in the next month. One third of his parables are on this topic.

He warns of the dangers and what it looks like to live a life of pervasive generosity. He wants us to see how the good news of what he has done for us changes everything in our world, including how we see wealth and possessions.

The second reason is we've just finished our pledging project for Mission Month. Our vision series, which is our annual pledging time, is six months away, and we don't have any capital fundraising program on right now.

So that's the reason why we're talking about money. When there is a sermon or a series of sermons during any sort of fundraising campaign at all, it's way too easy for us just to think about the thing.

You know, it's the pledging for the next year, the budget for next year, or raising a target for Mission, or raising money to build buildings. We focus on the thing we are raising the money for.

[1 : 17] When our minds and our hearts engage with the Bible on the issue, we default to the value of the thing we're raising money for, rather than the spiritual life and the habits and the values of the gospel of the Lord Jesus calls us to.

We concentrate on the thing of the campaign and not our hearts. And so this is a deliberate focus on heart work in the next four weeks.

Our perspective on money and possessions and wealth, how we handle them, lie at the very heart of the Christian life. Does that sound like an overstatement?

I want to say it's not at all. The Bible emphatically demonstrates that how we view our money and our possessions is of utmost importance.

What we do with them will influence eternity. God has recorded in the Bible everything that we need to know about his investment priorities, his high standards of management, and the rewards he offers his faithful stewards.

[2 : 34] So this sermon series won't be about how to achieve your financial goals. But it will provide the light in which your financial goals should be evaluated and formulated.

And that's why the central focus of this series is not insurance, but assurance. It's not securities, but security.

It's not trust funds, but faith. It's not principle, but principles. It's not real estate, it's your eternal home.

That's the focus. You will not find any net worth calculations in the next four weeks, which we easily mistake for self-worth calculations, but you will see how God measures your life's worth.

The issue of riches and wealth and money come up again and again as Jesus walks this journey from Jerusalem. Sorry, he walks the road to Jerusalem on his way to his death for the salvation of humanity.

- [3 : 54] And as he teaches his disciples again and again and again, what does it mean to be on the road with him? What does it mean to be his disciple?
- What does it mean to declare him as Lord? And we find one of these encounters in Luke 18. Grab your Bibles. Luke 18.
- Young man comes up to Jesus and asks him a question. In verse 18, it says that the person is a ruler. And we are told that he's rich in verse 23.
- And throughout the centuries, he's been known as the rich young ruler. Not known by his name, but by all of his classifications. Rich young ruler. And with this particular interaction with Jesus, there are three things that we learn about wealth and money and possessions.
- And if you've got one of the outlines, you can follow it along this morning on paper form or in the St. Paul's app. You'll also find it there and you can take your notes and type them in.
- [4 : 58] So three things. First of all, the danger of wealth. That's the first thing we see. It's in the middle of the passage. Verse 24. Jesus looks right at this young man and he says to him, 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 someone who is rich to enter the kingdom of God. Now, Jesus is using a metaphor here.
- It's what is known as a metaphor of impossibility. The camel was the biggest land animal that people knew at that time.
- And the eye of the needle was the smallest hole that people could imagine at that time. It's a metaphor of impossibility. It's the metaphor where we might say they've got a snowball's chance in hell.
- Metaphor of impossibility. No chance whatsoever. Virtually impossible, it says here, for the rich to get into heaven. Now, from my Google attempt the other day, the world's richest person at the moment has a personal fortune of 145.3 billion US dollars.
- [6 : 18] Amazingly, he's also given less than 1% of his wealth away. So, you might also call him a greedy man as well, possibly. Now, I don't appear on that rich list.
- I went down the list, and I'm not there anywhere. I'm not published on any rich list, not even published on the Chatswood rich list. But when I put my wealth, and I've told you this before, and you can do exactly the same thing.
- You go on a website called Global Rich List, and I type mine and Nat's combined income, we put it in that rich list. I'm ranked, or together we are ranked, in the top 6 million richest people in the world.
- The top 6 million people in the world. That is, we're in the top 0.09% of the world's population when it comes to wealth. And as a financial advisor said to Nat and I a little while ago, you're a teacher and you're a pastor.
- You're not giving me much to work with here. When Jesus speaks about rich people, he's talking about me.
- [7 : 32] He's talking about you. Even if you are a student in this country, he's talking about you. And he's saying it is easier for a camel to go through the eye of an eagle than it is for you and for me to get into his kingdom.
- See the reaction of those who were listening to this incident? Verse 26. Well, who then can be saved? Who can be saved?
- Izzy, can you get me my water bottle, please? Sorry, I've had a throat infection this week. You wouldn't notice it. But I feel it. Who can be saved?
- You see, the disciples in this moment are confused by the words of Jesus. Jesus, aren't the rich ones the ones who are particularly blessed by you?

Haven't you particularly blessed them? That's their cultural thinking. Jesus responds, what is impossible with men is possible with God.

[8 : 50] Now, notice that Jesus didn't say here, what is impossible for rich people. He says, what is impossible with all people is possible with God.

He's saying that all of salvation is a miracle. It is impossible that anyone would be saved because as Romans chapter 3 says, all have sinned and fall short of the glory of God.

It is not possible for anyone to be saved unless God himself intervenes and does the impossible for us. But the reason Jesus raised it here with this rich man is because the same thing that makes salvation impossible for us all makes it worse when you've got money.

The Old Testament book of Proverbs is primarily concerned about how to navigate life well in God's world. It says a lot about money and in particular, two really important things that it talks about when it says about the spiritual power of money.

Firstly, it says that money has the spiritual power to distract you from what really matters in life. So distracted, we don't have time in fact to ask really the important questions like, what am I really here for and what am I really attempting to accomplish with my life.

[10 : 31] Proverbs 11 verse 4 says, Wealth is worthless in the day of wrath, but righteousness delivers from death. Wealth is worthless in the day of wrath means that money can't help us when troubles hit us in life.

It does attempt to give us a deep delusion that if we have enough of it, then we are safe. It attempts to do that. But we are not safe from grief and bereavement, from illness, from disaster.

We are not even safe from financial ruin when you've got lots of money. Oh, the irony. Money can't stop death. It can't stop tragedy.

It can't stop heartbreak. And when they come, we're not ready for it. Money has the power to distract us from the really important questions of life and distract us to the point to delude us into thinking that if we have money, then these things won't hit us.

They become our security. They become, in fact, Jesus says, our God. Secondly, Proverbs says that money has the ability to distort our self-image.

[12 : 05] In Proverbs 30, verses 8 and 9, it says, Give me neither poverty nor riches, but give me only my daily bread. Otherwise, I may have too much and disown you and say, Who is the Lord?

To see a person humbled under prosperity is the greatest rarity in the world. Let me just repeat that.

To see a person humbled under prosperity is the greatest rarity in the world. Wealth leads to pride.

I read this sometime. I can't quote who it was, but I remember reading some time ago a philosophical paper on wealth and what it does to you in terms of spiritual pride.

And it's interesting that a person who's particularly skilled, like a skilled engineer, can take pride in the fact they're a skilled engineer and they're really good. For some reason, that when it comes to wealth, a person who has become a self-made person, built their own personal fortune, has a delusion into thinking that they are skilled at everything.

[13 : 26] An engineer might be skilled in the engineer and have certain pride in that, but don't think for a moment they're a great dentist. But a person who has built their personal wealth has for some reason an inbuilt thing in them, in their heart, to lead them to pride in every area of life.

Give you advice on every area of life. Wealth leads to pride. And it puts us in a place where we say, who is God?

Why do I need him? That's the first point. Secondly, why wealth is so dangerous. Let's go back to the beginning of this passage in Luke 18 and unpack why wealth is so dangerous for us.

So verse 18, certain ruler asked him, good teacher, what must I do to inherit eternal life? Why do you call me good? Jesus answered, no one is good except God alone. You know the commandments.

You shall not commit adultery. You shall not murder. You shall not steal. You shall not give false testimony. Honor your father and your mother. All of these I've kept since I was a boy, he said. Now, we should be shocked, first of all, by Jesus' answer to the question, what must I do to inherit eternal life?

[14 : 44] Jesus says to him, go and obey the Ten Commandments. And the implication is, to Jesus' answer, well, that's how you get eternal life. You just obey the Ten Commandments.

This should shock us. Because immediately before this, Jesus tells the story of this parable and this tax collector, this parable of the Pharisee and tax collector, where the obedient religious man went home, went home, not saved.

He was not saved. And yet the sinner, the tax collector, is saved. And Jesus says, again and again, that we cannot save ourselves. He says it right here.

It's impossible for any person to save themselves. So why does he say here, obey the Ten Commandments?

Why doesn't Jesus just be consistent to this rich young ruler? Well, I'm on my way to Jerusalem, to Zion a cross, to pay a ransom, and to pay the penalty that you deserve for your sin, and if you put your trust in me, you'll have eternal life.

[15 : 54] Why doesn't Jesus do that? I mean, I could have done that. That would be consistent with what Jesus has said elsewhere in the rest of the New Testament.

But to say, I've come to die for your sins would have been incomprehensible to this young man. Like the majority of people, he doesn't think he's got a problem.

Look at what he says in verse 21. I've done all that. All this I've done. I've kept them all since I was a boy. In other words, Jesus, I don't need a rescuer.

I'm a good person. Might not be perfect, but I don't need a rescuer. And so Jesus is just going, he's just digging deeper and deeper into this young man's heart.

Deep down, he must have some feeling that something wasn't right. Something was wrong. Something was missing. Otherwise, why was he there in front of Jesus asking this question? You see, if we think that we can get right with God by being good enough, we will always feel insecure.

[17 : 15] We will always see someone who's more righteous than us and we'll always be left with a question, have I done enough? Have I done enough? Even though those who project an image that they've got it all together on the outside, on the inside, they know better.

And on the inside, we know better too. Every single one of us knows the things that we have done and thought that we could hide, but we can't even hide them from our own conscience, let alone God.

And Jesus is reminding this young man that his first and fundamental problem that is that he is in fact not good. No mere mortal is, which is the point of verse 19.

And so Jesus goes on just a little bit further just to push him to help him to see where he is not good. Verse 22, when Jesus heard this, he said to him, you still lack one thing, one thing.

Sell everything that you have, give it to the poor and you'll have treasury in heaven, then come follow me. Jesus has never suggested to anyone else that the way to be saved is to give all of your money to the poor.

- [18 : 45] Never suggested that to anyone else. So why here? He's doing it because it is a brilliant strategy to help this rich young ruler to see that he needs rescuing.
- Jesus targets this man's idol, the one of his heart. This is the thing that he's looking to, to give him that only God can give him. You see, money is not just a mere currency to him.
- It's not just a tool for him. It is an identity scorecard. It is his security and his hope. This is the thing that is squeezing God out of his life. And when Jesus presses him on it, he sees he, in fact, hasn't obeyed the commandments at all.
- He is not good at all. Jesus pushed him to give it all up for the poor. Give it all up for God. Give it all up and follow me, he says.
- And he couldn't. Verse 23 says he became very sad. He was deeply grieved. He was deeply distressed. His money is not just money to him.
- [20 : 02] His money to him is, well, just simply more important. And he did not want God to get in the way of what was more important.
- He wasn't good. In fact, he didn't actually obey the Ten Commandments. He couldn't even get past the very first one. You shall have no other gods.
- You couldn't even get past that one. And when you break the first one, you've broken them all. His money was his God. Money can so easily become a pseudo-savior.
- Of all the things that Jesus said, you cannot serve both God and he chose money. Could have chosen anything else, but he chose money. Because he knew it is the pseudo-savior.
- It's the false savior. Jesus sets it up. There's the alternative God. We are devoted to the one or the other, but you can't have both. Wealth is that dangerous.
- [21 : 14] And so for two-thirds of this sermon, I just wanted to raise that issue for us. Do you realize how dangerous your wealth is?
- Just think it's important to raise it, how dangerous it is. Do you see it as dangerous as it slips through your fingers and your bank accounts?
- How do we escape the danger? That's the third point. The first thing, first thing here is to assume that you're in denial. That's the first thing.
- Always assume you're in denial. Jesus is pretty blunt because this rich young ruler here was in denial. That is the very nature of addiction.
- An addiction will say, I'm not addicted, I don't have a problem. And so the first thing here is to assume that we are all living in a Western materialistic society under the influence.
- [22 : 19] Assume that the amount of money you think you need is more than what you really need. Let me just say that again. Assume that the amount of money you think you need is more than you really need.
- And secondly, I'll say this twice as well, assume that the amount of money you think you can give away is less than what you really can in fact give away.
- I'll say it again, I said I was going to assume also that the amount of money you think you can give away is less than what you actually can give away.
- Assume it. The Bible says money makes us blind. That's the first thing.
- Assume you're in denial. The second thing to do here to escape the danger of money and wealth is to look to the rich young ruler.
- [23 : 32] Now why do that when the rich young ruler walks away sad and rejects Jesus? Surely he's not someone to follow here. You're absolutely right. I'm not referring to him. I'm referring to the other rich young ruler in this story.

Jesus is around 30, 32 when he is heading to Jerusalem. The Bible says he existed with God for eternity. He made everything.

He rules and sustains everything by the power of his word. He owns everything. Everything is his. He left that aside, came from heaven to identify with the spiritual poverty of the human race.

He is on his way to Jerusalem to die on a cross and into a deeper poverty than anyone else has ever gone before. He will be stripped of everything including his life.

And 2 Corinthians 8 and 9 puts his sacrifice on the cross for us in economic terms. For you know the grace of our Lord Jesus Christ that though he was rich, yet for your sake he became poor, so that you through his poverty might become rich.

[24 : 58] It's in those songs we sang this morning, because of his poverty we have everything in Jesus already. Everything that we are looking to money to give us and we are labouring for money to provide for us, security, identity, Jesus gives it to us already as a gift.

he was drained of all of his riches so that we through his poverty can receive his riches. In Jesus we get adoption into God's family, forgiveness parted eternal life.

It is the only wealth that makes us truly secure, even in death and beyond death. We need to look to the true rich young ruler until we get weepingly excited.

Weepingly excited over what he has achieved for us and what he has gifted us. Look to the glorious news of God's grace and his riches to us in the Lord Jesus until it drains all power out of money and possessions until they just become mere currency that goes through our hands for the glory of God.

Just money, that's all it is. It's no longer eternal security, it's no longer identity, it's no longer self-esteem, it's no longer comfort.

[26 : 44] The third thing you do is to have a plan to use your wealth with purpose. To use it with eternity in mind as stewards of God's resources.

So, let me get practical. A few steps here. Step one, investigate today what percentage of your income are you giving away.

How much goes to Christian ministry and to charity? Christian ministry to help people out of spiritual poverty and charity to help people out of physical poverty. step two, if it's not at least 10%, which is the baseline commandment in the scriptures, work out how you could aggressively move towards 10% in the second half of this year.

Step three, figure out what sacrifices you are going to make in order to take that step. Number two, what are you going to stop doing? If you don't need to make sacrifices in order to give away 10% and the reality is 10% is not your benchmark, you need to go higher.

You need to keep working higher. Sacrificial giving is not about percentage, it's when our standard of living changes in such a way that we feel loss.

[28 : 12] That's sacrificial giving. That's radical generosity. It's when our giving changes, our standard of living changes in order for us to feel loss as we give.

That's sacrificial giving. Just let me add what Jesus says at the end of these verses. Having seen the rich young man walk away sad, Peter pipes in and says, hey, we have left everything to follow you.

In other words, we're not like him, we've given up everything, Jesus. Do we get eternal life? And Jesus reassures the disciples that though they may have sacrificed many things, they have left many things.

They will not fail to receive many more blessings now and forever. Truly I tell you, Jesus said to them, no one who has left home or wife or brothers or sisters or parents or children 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.

Step four, decide what you are giving to and follow through with it. Make yourself accountable. That's partly one of the reasons why we do pledging here.

[29 : 30] It's a spiritual issue, it's not a financial issue. It's one of the reasons why we do pledging here at St. Paul's. Giving is a spiritual issue and like every single spiritual issue, we are accountable for it in the same way that I am.

To live radically generous lives with our money, with our wealth and possessions, we don't need courage. That's the point here. We don't need courage. What we need is joy.

That's what we need. We need to be relaxed and at peace and secure in Jesus enough in order to live a life of radical generosity. This joy only comes when we look at the true rich young ruler who lost everything so that we would gain everything.

And the more we look to Jesus and the riches we have in him, the more free we will be to live a life of pervasively generous life, radical generosity, including giving our money away in eye-popping proportions with joy.

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