

Rich Toward God

Eleventh Sunday after Pentecost, 31 July 2016. Hosea 11:1-11, Psalm 107:1-9,11, Colossians 3:1-11, Luke 12:13-21.

We often call this gospel lesson the parable of the rich fool.

But as the story begins, it is a bit hard to see what is foolish about the man's actions. He is a good farmer. He works hard. He does what we expect a responsible business person to do. He plans for expansion. He prepares retirement, when he can relax, eat, drink, and be merry.

And, frankly, more of us need to be like him. According to one article I found, average personal savings rates in the US were around 10% from 1950 to 2000. That peaked in 1975 at 17% but began to slide after that. Now, the average personal savings rate is around 5%.ⁱ

But even that 5% figure has to be qualified. Another study by some folks at the London School of Economics gave me pause. The top 1% of income earners in the US are saving an average of 38%. They are making up most of the average 5% savings rate. The next 9% down, from 10% to 1% save about 10% of their income. And the 90%, which is most of us, are saving around 1-2% on average. Very few people in the US are saving for the future.ⁱⁱ

Saving is a life-giving practice. I just happened to hear this week about Episcopal Relief and Development's work with savings groups in developing countries. You may have heard of micro-finance, giving very poor people tiny loans to start small businesses. An example would be helping a woman buy a sewing machine so she can make and sell clothes. ERD has learned that micro-finance works even better when it is organized through savings groups.

A savings group is a group of 15-25 women and men in a community who come together to save their money. Most don't have access to banks, so they put the money in a cash box and take turns taking small loans from the box. Borrowers pay some interest on the loans, which helps the cash in the box grow. Everything in the box belongs to the group and the group decides who receives a loan and how much. This means that your business idea has the support of your neighbors, and they have a share in your success. The groups meet regularly for education, so people are learning how to run their businesses. The groups often teach health care, or malaria prevention, or agriculture. There are 10,000 savings groups throughout the Anglican Communion, mostly in Latin America and Africa. Savings groups are an empowering, sustainable, life giving development tool. I don't think Jesus would object to this at all.ⁱⁱⁱ

So why does Jesus have a problem with the farmer in the story?

It comes down to recognizing the purpose of wealth. Is it to bless others, or to bless ourselves? Granted, the blessing can go both ways. Members of the savings groups bless one another as they are blessed. Indeed, the more they bless one another, the more they contribute to the success of their neighbors, the better off they all are. That's actually true for all of us – the more we bless others, the better life is for us all. But this poor man couldn't see his common ties with others. He thought what he had was all for him.

To make the story even more disturbing, the man was a farmer. His wealth came from the abundance of the earth. Yes, he had to plant, work the fields, and gather the crops. He probably had to hire people to help him. He may or may not have paid them fairly. But his success depended most on the earth and the weather. A drought or flood or bad soil would have wiped out all his efforts. His wealth was largely a gift of natural forces beyond his control. He did not come by his harvest all on his own.

And our wealth, to whatever degree we experience it, is never a result of our own efforts alone. I look at my own life. I was born in the US, so I received the abundant blessings of education and community infrastructure and opportunity that are not yet widely available in some parts of the world. I was born in white skin, so I received a host of advantages I didn't have to ask for. My family never had much money. My mom was thrifty and we lived comfortably on not much income. But for generations everyone in my family went to college. Growing up in a well-educated family gave me a leg up. Somehow I was awarded scholarships for school and never had a student loan, which made my entire adult life so much easier. I was fortunate to marry a man I could trust, and we stayed married. We both are healthy and able to work. I did not orchestrate, earn, or deserve any of that. These gifts came to me like the rich guy's abundant harvest.

We have all received different gifts. Some more, some less. But none of us can claim to be entirely self made. We all receive far more than we earn.

So this man received great wealth, some through his own effort, most as a gift of the earth. What did he do with it?

He decided to build bigger barns.

Come on. Imagine what else he might have done with a bumper crop, even in the first century. Throw a feast. Give to his neighbors. Save seeds to share with others, maybe with young families who needed to start farms of their own. Provide raw ingredients for a community cooking contest and encourage creativity in others. Set up a food bank, where folks could borrow grain when they needed to and give back later when their crops came in. Trade his grain for other commodities that he or others could use. Sell the excess and

use the money to start another business. Maybe he could open an inn that would take care of travelers on the road, like in the story of the Good Samaritan. Offer to host an itinerant preacher and his disciples. Provide a dowry for a woman who couldn't afford to marry.

There are so many things he could have done. But all this poor guy could think to do was build bigger barns. Jesus did not mourn the man's bumper crop. He mourned the man's lack of imagination. That's why he was a fool.

Then, suddenly, he died. And his memory was forgotten. He was given so much, but he did nothing to make the world a better place.

Yet, while he lived, I'm sure he was troubled with worry. He worried his bumper crop might be stolen. He worried there wouldn't be enough space to hold it all. He worried about losing what he didn't even need. He worried about constructing bigger barns. And we all know he would not have been satisfied once those barns were built. He was the type of person who would never be content. He would always crave more. His life was overcome with anxiety.

The verses that follow are not part of our lectionary text for today, but we need to hear them.

22 Jesus said to his disciples, "Therefore I tell you, do not worry about your life, what you will eat, or about your body, what you will wear. ²³For life is more than food, and the body more than clothing. ²⁴Consider the ravens: they neither sow nor reap, they have neither storehouse nor barn, and yet God feeds them. Of how much more value are you than the birds!"

We love birds today. We feed them. Some people watch them with binoculars and keep a list of all the types they have seen. In Jesus's day, folks didn't like birds so much, especially ravens. They were pests. But the gifts of God are so abundant that even the ravens are fed.

Greed, grasping, keeping everything for ourselves, storing more and more - these habits blind us to the abundance and generosity of God. Selfishness makes us forget that we are God's beloved. That is why Jesus warned, "Be on your guard against all forms of greed." Be on your guard against valuing possessions more than people, like the man who was worried about his inheritance. Be on your guard against using your wealth for yourself alone.

I mentioned in Rector's Corner this week that our yoga class on Wednesday night inspired me to think about spiritual stretches for difficult times. These are anxious days. We are understandably worried about many things. Generosity, open handedness, counting our blessings and realizing they are not ours alone, keeping what we need and giving to others - these practices make us rich toward God. They free us for abundant life.

Now, I recognize this sermon may sound like I am out of touch with reality. Jobs are hard to find and pay so much less than they used to. Benefits are not as generous as they used to be. College costs more than ever and student loans are out of control. Retirement plans are not reliable. And our culture is so acquisitive. Things to buy are everywhere. Most of the 90% are not saving more because they are burdened with debt. Unless we are in that 1% or maybe 10%, we feel financially squeezed.

So I offer this wisdom from the past. Taylor and I are just back from a few weeks in England learning about John and Charles Wesley. They were faithful Anglican priests who started a renewal movement within the Church of England. That movement came to America and eventually became the Methodist Church. But Episcopalians and Anglicans still claim them.

John famously said about money – Earn all you can. Save all you can. Give all you can. His followers were not wealthy. He was not talking to the moneyed class. The Methodist movement appealed most to workers who moved from the country to cities to work in factories. These were people like most of us, people who felt financially strapped. So he said, Earn all you can. Start there. Earn all *you* can. Don't compare that to others. Do your best. Then save all you can. This meant both saving for the future and living simply. He encouraged thrift. Don't waste what you earn. Much of what we buy we don't need, so save all you can. But remember – the goal of earning and saving is so that you can give all you can – not just to your kids but to all God's kids. Give in ways that make a difference. Earn and save and give so that you can be rich toward God.

The rich fool learned to earn. He learned to save. He never learned to give. Jesus ended his story with these words of regret and warning. *So it is with those who store up treasures for themselves but are not rich towards God.'*

I read this reflection from a seasoned pastor this week. "I have heard many different regrets expressed by people nearing the end of life, but there is one regret I have never heard. I have never heard anyone say, 'I wish I hadn't given so much away. I wish I had kept more for myself.'"^{iv}

Be rich toward God. Amen.

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ⁱ <https://www.nerdwallet.com/blog/banking/american-personal-saving-rate/>

ⁱⁱ <http://www.financialsamurai.com/the-average-savings-rates-by-income-wealth-class/>

ⁱⁱⁱ <http://www.episcopalrelief.org/what-we-do/associated-stories?story=investing-in-each-other-savings-groups-in-angola-1> . This is an article about groups in Angola. An email from our local ERD rep Janet Livingston listed many other countries – *In Latin America, we work with savings and education programs in Colombia, Cuba, El Salvador, Honduras, and Guatemala. In Africa, we work with groups in Angola, Ghana, Kenya, Liberia, Namibia, Tanzania, and Zambia.*

^{iv} http://www.workingpreacher.org/preaching.aspx?commentary_id=1725