

# How to be Rich

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[ 0 : 00 ] Let's begin by praying. Lord God, no one is fit or worthy to handle your Holy Scriptures, not even me, except by the aid of your Holy Spirit.

So we ask that you would please empower me to speak what you want today, and may you empower our hearts to submit to your word, to be encouraged, to be challenged, to listen and to submit.

In Jesus' name we pray. Amen. Now let's get right to the point and begin with detailed planning. It is important for everyone here today to plan for your retirement.

Did you know that every two in three Malaysians have insufficient retirement funds? Next, economic discipline. Do you honestly think that RM20 for Starbucks is worth it when your good old kopi tiam sells kopi o for RM1.50?

Some kopi tiams. And finally, wise investments. You must begin investing large portions of your salary today to build your portfolio.

[ 1 : 10 ] Am I in the wrong venue? Of course, that was a joke. But with a sermon title like How to Be Rich, you know, maybe that's what some of you here today were expecting.

But I'm sorry, this is not the Grand Ballroom of the Sheraton Hotel. It's simply the halls of B-E-M-K-E-C. And maybe now some of you wish you were at the Sheraton listening to that sermon instead.

But what I have just described to you are the three key principles in an ever-growing movement called FIRE, F-I-R-E, which stands for Financial Independence Retire Early.

I mean, the name pretty much implies what that's all about. Millennials, in particular, have started dedicating most of their waking moments to working as much as they can, saving about 70% of that annual income, and investing it to build these robust portfolios so that they can retire decades before the age of 65.

You know, I personally have a friend who lives like this, and honestly, I barely see him. But doesn't that sound, you know, kind of appealing?

[ 2 : 26 ] The ability to kick up your feet at a young age, take life easy, eat, drink, and be merry? Isn't that the life?

Well, in our passage today, Jesus will tell the parable of a man who embraced the fire movement 2,000 years before the movement even had a name. There's truly nothing new under the sun. But Jesus is not so impressed with this lifestyle. In fact, in his story, the man's life ends in a tragedy. But before we can examine that parable, we must first examine the context in which that parable is told.

So keep your Bibles open to Luke chapter 12, and let's begin. Last week, in chapter 12, verse 1, Jesus was addressing a large crowd.

We were warned against hypocrisy because everything that is hidden will one day be uncovered. And that includes everything deep in our hearts.

[ 3 : 34 ] We were warned not to fear men, but to fear God. How? Fear the one he sent. If you acknowledge the Son of Man, that is, Christ Jesus, he too will acknowledge you before the angels of God.

You see, Jesus was teaching us to have an eternal perspective. He was reminding the people who are listening, and us, that there is a future judgment in store.

And we need to factor that into how we live our lives today. Specifically for last week, it meant putting our fears in their proper place. But was the crowd listening?

Maybe not. Because now a voice interrupts. Verse 13. Someone in the crowd said to him, Teacher, tell my brother to divide the inheritance with me.

Now, Luke doesn't get into any of the juicy details here in this familial dispute, but I think we can all relate when I say that money, and especially money plus family, can be a rather touchy subject.

[ 4 : 50 ] Was this man in the right? Was he cheated out of some inheritance that was rightfully his? We want to know. But as it turns out, that's not what Jesus is really interested in.

And just as what was hidden in the hearts of men will be revealed, that's what Jesus is really interested in. The state of his heart.

Verse 14. Jesus replied, Men, who appointed me a judge or an arbiter between you? So it seems that what the man might have really wanted was not for Jesus to settle this dispute, but to take his side.

Jesus, come, get me more money. But Jesus understood what the real heart of the matter was. Greed. And so, in verse 15, he says to them, Watch out!

Be on your guard against all kinds of greed. Life does not consist in an abundance of possessions.

[ 5 : 58 ] Watch out! Be on your guard! But why? Well, to watch out, to be on your guard, doesn't that paint a picture of a man who is laser-focused on the night watch, keeping his eyes peeled for thieves who might pounce at any moment?

You see, greed is like a thief. It will sneak up on you unaware. It will grow hidden in your heart. And very often, we are blind to greed.

What makes greed so hard to spot? Well, I think it's because sin likes to mask itself by blaming others.

You see, ever since the fall, we love to point fingers at other people in order to hide and justify our own heart's selfish desires.

So, whatever your income bracket today, isn't it very easy for us to look up the ladder and to find someone who's richer than us and to say, you know what?

[ 7 : 07 ] I'm not like those super rich people who can't go a day without Starbucks, who can't go a day without a brand new Prada bag. No, I'm honestly not that wealthy.

I'm okay lah. I'm not too bad. But when we do that, we are at risk of undiagnosed greed. Now, I know that right now in Malaysia, we are continually feeling the effects of inflation and shrinkflation, a weakening ringgit, joblessness, you name it.

I mean, just earlier this week, we were told that our petrol subsidies were about to be cut. And as someone who is living in Bintulu and pursuing the next big phase of my life, I can surely tell you I feel it too.

You know, sometimes money is just not enough lah. But let's not assume straight away that just because there are people who are higher up on the income ladder or because we are personally struggling with inflation, that greed is definitely not our problem.

And so tune out the rest of this sermon. Let's allow God to speak to our hearts. Well, what is greed? Greed is when we think that our life is made up of our wealth.

[ 8 : 30 ] Greed is when we think that our life is made up of our wealth.

And you might not say it, you might not think it, but you might very well live it.

And so you spend your waking moments constantly asking this question, how do I make more money? When is my next raise? Where will my next salary come from?

Or perhaps you ask other kinds of questions like, how will I provide for my family with a comfortable life? How do I make sure I am accepted by my peers? How can I enjoy my limited time on this earth to the fullest?

And every single time, you come back to the same answer, via money. Now if this sounds even a little bit like you, then you may be at risk of putting money on the same throne that God sits.

[ 9 : 48 ] Now let me just flesh out then two common ways greed can manifest. One obvious way is with materialism. Using money for power, for fame, self-glory, the dream of traveling the world and doing things that others cannot do.

It's your late night taopao and shoppy runs, you know, when your phone goes shoppy and you can't resist. When your hard-earned money is splurged on the good life, that is a life that consists in an abundance of possessions.

of experiences that money can buy. But in our Asian culture, we trend towards the second more common way that greed manifests. Saving, saving, saving.

We desire control over every possible threat. And so, put all of your ang pao into a fixed deposit. Never touch your ang pao. You know, buy your children the best education that you can afford in

hopes of getting them a nice job and a high salary.

Perhaps, maybe even start life for them overseas where it's more comfortable. Now, these are noble things. They are good things. And I'm not trying to attack good things.

[11:07] Obviously, we must care for our children. We must give them the best. But, noble things can still be a cover for sin. So, in doing these things, we must ask ourselves, are we really trusting God to provide for us what only He can provide for us?

Or are we asking money to provide for us what money cannot? For such a person, greed can then manifest in this constant and anxious struggle to earn as much and to save as much and to invest as much money as possible.

Notice, then, that such a life also consists in an abundance of possessions. And in both cases, the warning of the parable of the sower all the way back in Luke 8 remains true.

Our faith in God may be choked by our life's worries, riches, and pleasures. Now, when we think of greed in this way, do you see how you can be excessively rich?

You can be okay lah, or even poor, and yet still be greedy. In all instances, we may be seeking money for control, for comfort, for security, and for fulfillment.

[12:33] And so, friends, we must ask the Holy Spirit to do a hard check on us and to unmask greed in all its forms. And this too was true for me as I was preparing for this sermon.

Now, this context brings us finally to the parable. Remember that Jesus is telling this parable after a stern warning against greed. And so, the parable of the rich fool is, number one, not a condemnation of being rich.

It's not a condemnation of managing your finances well. It's not even a condemnation of enjoying the wealth that you have. but it is a condemnation of a foolish life that consists in an abundance of possessions.

For, friends, such a life will blind you to the God who gives you your good wealth. Now, let me say that again. Such a life will blind you from the God who gives you your wealth.

See what such greed does to the man. Luke 12, verse 16. The ground of a certain rich man yielded an abundant harvest.

[13:52] So, let's think about this for a moment. How did the abundant harvest come about? Sure, the man did the planting, but what about the soil?

What about the sun? How about the rain? All of these things are ultimately in God's control. Notice, again, the verse says that the ground of a certain rich man yielded an abundant harvest.

So, this should not be understood solely as the fruit of a hard day's labor, but God's blessing. In fact, it's so abundant that the man is faced with a first world problem.

Verse 17, he thought to himself, what shall I do? I have no place to store my crops. I mean, can you imagine how abundant this harvest must have been?

Well, he hatches a plan. He says to himself, in verse 18 and 19, this is what I'll do. I will tear down my barns and I will build bigger ones, and there I will store my surplus grain.

[15:01] And I'll say to myself, you have plenty of grain laid up for many years, take life easy, eat, drink, and be merry.

He goes down the fire route. He plans his wealth carefully. He decides that he will invest in a bigger barn, you know, stall his surplus there, maybe cut some spending here, invest in the local Jerusalem stock market, write some Roman Empire shares high, and sell them.

he has enough to retire early, to take life easy, and to enjoy his wealth. Sounds nice, doesn't it? But God has a rude awakening in store.

Verse 20, 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?

See, the world would look at how this man manages finances today, and they would call him wise. But God has some choice words for him. You fool!

[16:13] God rebukes. Why? Well, when he dies, he loses all that he has. You can't take it with you into the afterlife. Naked you come into this earth, and with nothing, you return.

But it goes deeper. His motto was to eat, drink, and be merry. His life consisted of his possessions, and his greed caused him to forget God, the same God who determines whether he even rises up alive tomorrow morning.

That's abundantly clear in his words. He doesn't thank God for his abundant harvest. He doesn't ask God how to use it. It's just, oh, I will do this.

I will do that. I will eat, drink, and be merry. I, I, I. I. He's functionally atheist. And with no view of God, he has no eternal perspective in mind.

so when someone only thinks that life is here and now, is it any surprise then that to them life is about comfort, material, experiences, here, and now?

[ 17 : 37 ] It's the YOLO movement, you only live once. The folly of this man is captured by the psalmist in Psalms 14 verse 1 when he says, the fool says in his heart, there is no God.

My dad loves music and if you come and visit us in our homes, you'll see in our living rooms two big speakers on either side of the TV. And as you look around the hall, you would find about seven shelves that are plastered with CDs.

Now, legend has it that when my dad got his first paycheck, while working as a locum, he spent it on a hi-fi set, which is sort of fancy music player. Now, the apple doesn't fall too far from the tree.

I am also myself a music hit. I grew up listening to that old hi-fi set, listening to my dad's favorites, and pretty soon I started exploring the world of music on my own.

I got my own favorites, and, you know, about two years ago, I started working. When I got my first paycheck, you may have guessed, I bought a pair of headphones.

[ 18 : 52 ] The speaker space was taken up. Now, there is absolutely nothing wrong with this. I mean, God gave us music to enjoy.

And if he didn't have, you know, if he didn't mean to give us music to enjoy, then I doubt he would have given us the Edifier S3000 Pro or the Grado SR80Xs.

For those of you who are confused, that's the speaker set and the headphones. But, if I'm being completely honest with you here, and I'm speaking for myself here, so dad, if you are streaming this from somewhere, please don't disown me.

When I got my first paycheck, my first thought was never, oh, thank you God for this money. How can I spend it wisely for you? No, no.

My first thought was, yes, now I can buy those shiny new headphones. You see, just like the rich fool friends, we tend to feel entitled to the money that we earn.

[ 19 : 54 ] We like to think that because we did the planting and because we toiled hard for it, the money that we make is ours to manage. And so, we can often in the process forget God, the very same God who gives us our jobs, who gives us our successes at work, who gives us our promotions, who gives us our money, who gives us our breath every morning.

We can declare the praises of God with thanksgiving on Sunday, and on Monday, we can be functionally atheist in our thinking. friends, it is a sad, deep folly to spend the first 20 years of your life striving and working hard for a certificate, just to get a job interview for a job which might not have anything to do with what you studied, only to toil for 40 years, blood, sweat, and tears, just so that you can retire with a fat retirement fund, and then die and lose it all.

Notwithstanding that somewhere along the line, God may choose to take your life if he so pleases, the rich fool embodied a fire lifestyle, only to be thrown into an eternal fire.

The final words of God in this parable ring true. Then who will get what you have prepared for yourself? God gives this man so much wealth, and when he dies, it all goes to waste.

Jesus concludes in verse 21, this is how it will be with whoever stores up things for themselves, but is not rich toward God. That's interesting.

[ 21 : 53 ] Clearly, the point of the parable is that we must be rich towards God instead. God is to live for God. But what does that mean?

If the man was a fool for ignoring God and living a life that merely consisted of his possessions, then being rich toward God must be the opposite. It is to live a life that consists not of possessions but of God.

It is to know him, to live for him, to find our soul's satisfaction in him above all other things. And that means surrendering all, even your heart, and money to God.

Now that can be hard, can't it? But the implications are clear. God is in control of all things. Your life is not your own. Your money is not your own.

And while you work hard for it in the grand scheme of things, God is the one who writes your paycheck. I mean our ability to work and enjoy the fruit of our labor hinges on his willingness to give us another day of life.

[ 23 : 06 ] So is that all? Is the relationship between the Christian and money one of a begrudging obedience to tithe 10% of what we earn, to sell your possessions, and joylessly donate them to the

poor?

Well, before we think about how this passage should affect our living, let's first take a step back and think once again about God. Did you know that he wants you to be rich?

No. Seriously. Not rich in earthly terms, however, but in spiritual terms. We need to get this right, friends. What is God like?

He is a generous God who freely gives good gifts. So remember how recently in Luke chapter 11, verse 13, we saw that he gives the best gift, the Holy Spirit, to all who ask.

And all over the New Testament, the grace of God is described as a gift, not something you work for. It's not your salary. Now doesn't that sound familiar?

[ 24 : 10 ] We see this even in today's parable. Because back in Genesis 3, the curse of sin meant that we could expect painful toil as we work a ground which yields not fruits or an abundant harvest, but thorns and thistles.

So why then should God give this rich man such an abundant harvest? Purely because it is in his character to give good gifts.

And the peak of his generosity is the Son, Jesus Christ, who is himself sent as a gift from the Father to die on the cross for your sins and for mine.

You see, brothers and sisters, everyone wants to make good investments. So, honestly, why should God decide to invest in us? Spiritually speaking, we are broke.

We are debtors to sin. We are liabilities. And yet, God looked upon us and made his investment. He watched as we splurged his good gifts and his blessings selfishly on ourselves, all the while oblivious and unthankful to him.

[ 25 : 27 ] And yet, still, God says, yes, I will seal the deal with the blood of my precious Son. 2 Corinthians 8, 9 puts it beautifully.

It should be on your screen. 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.

Brothers and sisters, Christ took on your spiritual poverty. He gave up his place in heaven and came down to breathe the dust of earth.

Why? Just so he could bring you back up with him and enjoy the riches of his glory. Do you see how incredible the gift of grace is?

Just how generous the God we worship is? So, how to be rich? Truly rich? Accept the riches that God has given you by grace, through faith in Christ.

[ 26 : 32 ] So, you don't have to look at the number of digits in your bank account to know whether God is generous. No, my brothers and sisters, you look to the cross and you will know and you will find the generosity of God.

You can find in that gift the assurance that whether you are rich or whether you are poor in this life, spiritually speaking, you are rich.

And so, it's your goal to surround yourself with life's pleasures. Well, you are rich. you are holding on to an inheritance that will not disappear when you die, but is fully realized.

Do you see money as a means for status, for glory? Well, remember that Christ became poor so that you could share in his riches and in his glory in the coming kingdom.

Are you driven by money so that you can see the world before you die? Well, after you die, God has won for you and eternity to spend with him seeing a new creation that is sinless and perfected beyond what you could ever experience in this life.

[ 27 : 47 ] Are you the kind who anxiously saves up for your security, for your comfort? Friend, trust that the God who did not spare his own son but gave him up for you will graciously give you all that you need in this life.

Amen. Isn't that amazing news? That is the kind of God we worship. And so the greatest investment, brothers and sisters, that you can make in this life is to give it all to God.

Now do you see why a life that consists of your abundance of possessions is folly? Why it is folly to live in such a way?

Because true life consists of knowing God and knowing the God who has won for you an eternity of satisfaction with him.

That is a spiritual richness that everyone who follows Christ enjoys that will not spoil and will not fade. with this in mind, we can begin to loosen the iron grip that we have over our earthly possessions and live with our hands outstretched in thanksgiving to our generous and eternal God.

[ 29 : 15 ] Isn't that incredible, brothers and sisters? So I challenge all of us here today with that in mind, myself included, to be rich toward God.

Now, being generous will not save you. Being generous will not guarantee that God will give you more earthly possessions. But, having been saved, we are called to reflect our generous God. So one natural way we can do this is by supporting our ministry. What comes from the king of the kingdom should rightfully be given up for the sake of the kingdom.

Passages like Luke chapter 21, verse 1 to 4, tell the story of a widow who gave only two coins, compared to the many rich donations of other people. 1 Corinthians 16 and 2 Corinthians 9 also teach us that what God values in our offerings is not the monetary value that you give, but actually, again, he looks deeper.

It is a cheerful, generous, and intentional heart when we give. When we see the generosity of God, we too can give generously, yet within our means.

[ 30 : 33 ] Now, if you'd like to hear more about this in greater detail, why not listen to Pastor Brian's sermon on Magnifying God with Our Money back in January, which is available on our sermon website.

How about supporting our missionaries? Now, if you haven't already, why not prayerfully consider taking up a missions pledge? You know, it's very easy for us when we come every year to missions weekend to look at our missionaries, see what they go through, and to say, you know, I pray for them, that's my support, but withhold what God has freely given us.

Now, this could be one great exercise of faith for you today. To prayerfully consider and plan setting aside a sum of money that should go to the local and the overseas mission.

But of course, being generous and being rich toward God doesn't stop at ministry. It also means being rich towards others. So, for example, in Ephesians 4, verse 28, we are encouraged by the apostle Paul to earn our money so that we can spend it, no, so that we can give it away to those who are in need.

You see, sharing is not just caring. It's an opportunity to reflect the generous God. It's our opportunity to exercise faith in his provision.

[ 32 : 03 ] Remember the parable of the rich fool who had been given an abundance so great he needed to build bigger barns so that they would not spoil. All that while, it could have been given to the poor, to those who were in need.

And when he dies, it all goes to waste. Who inherits it now? Augustine memorably said of this rich fool, he did not realize that the bellies of the poor are much safer storerooms than his barns.

You see, difficult as it may be, spend some time today considering what expenses we reserve for our own comfort, and cut down a portion of that for intentional giving.

So with that, let me practically now address three general groups of people who may be listening in today. Firstly, and this goes out to the youth, to the EYMers, those of you who are currently in university or are just about to earn your first paycheck.

You might be thinking, what does this have to do with me? I am not even earning money. Well, are you approaching the workforce with a fire mindset? Don't make chasing money your ultimate goal in life.

[ 33 : 23 ] Don't be tempted to keep it and use it selfishly. Because if you do, you will soon find that you don't possess money. Money possesses you.

So heed the warning of Christ today to watch out and to be on guard against all kinds of greed. For your life does not consist in an abundance of possessions.

So don't indulge greed for it will grow to a point that you will forget about God. The same God who freely gives you all, even your university or the job you will embark on.

Pray that God would keep you from that allure of money. Now secondly, to those of you here who are like me, you're currently working and juggling various commitments.

You've got to pay for rent, you've got to pay for family, insurance. Remember that ultimately your security is not found in having more money, but in knowing God, the same God who is in control of all things.

[ 34 : 30 ] So plan wisely. Don't stop saving up money for your family, don't stop saving up money for your future, but plan to give generously.

I mean, we can budget our fuel, we can budget our food, why not budget generosity, budget giving for the kingdom, for missions? As you plan, ask God to guard your heart against greed by planning

with his priorities in mind, not ours.

And pray that God would teach you to be content with your lot in life, whatever that may be currently. why not be intentional, if possible, about supporting a close friend in need?

Or maybe treat a friend or colleague to a meal every once in a while, and use that as an opportunity to talk about the gospel. And as your work friends might sacrifice more time and more energy to make more money, why not demonstrate to them the liberation that God brings when you let go and trust God to provide, not sacrificing time, for church or family.

And if you ever need to change careers, well, remember, God comes first. So the first thing you must always consider is never your money or your salary, but whether or not that job will bring you closer or further from God.

[ 35 : 55 ] For a higher pay will never justify losing your time for God. God. Now, I know of some Christians who have some form of fire mindset.

They believe that they can spend the first 30 years of their life skipping church to make as much money as possible. When confronted about this, they often say things like, oh, you know, it will free me up to retire early, and when I retire, then I will have time for ministry, I'll have time to serve God, I will have time for church.

But today's parable reminds that that is a life which consists in an abundance of possessions. That is the kind of life that God calls foolish. And as we're reminded, we don't know when we'll die.

So please don't waste your precious time neglecting God unless you too suffer his rude awakening. And finally, to the older folk who are here, who may have retired, you know, and you're enjoying good financial security, praise God for that.

Now that you have retired, you have more time, so perhaps the temptation is to hold on tight to what you have to eat, to drink, and to be merry. But if you have extra savings beyond what you may need and what you need to pass on, continue being generous, just as God is generous.

[ 37 : 19 ] You know, with your freedom, why not aim to use what you have for his kingdom? I'm sure there are many younger people here who will benefit from your wisdom and your experience.

So maybe you can minister to them over a meal. You could share stories of how in the past, money may have given you a false sense of security and failed to satisfy you.

Open your house to host ministry workers or church events. God has blessed you with the time and the comfort you have now. So think prayerfully about how you may use that for God.

I'd like to end this sermon today by sharing how I see the principles that we have seen in God's word modeled in my parents' lives to the best of their abilities.

Now I know that they're not perfect, but I do think they model to me personally how a Christian should think about money. They told me that when they started working, what came in went out.

[ 38 : 20 ] They didn't have much savings at all. But their goal was never to pursue more money. You see, dad was just happy to continue serving God in public service.

But as time went on, they began to earn more thanks to God, who gave my dad various promotions. And they knew it all came from him. So they continued to give what they could and what they felt called to, beyond just their time and their energy, but also at times with their money.

Now I know that there are some of you here today who have had the blessing to sit in my home and enjoy the wealth of my mom's generous cooking. You know, while they may still be growing in this area, to me this is a personal example of what it may look like to trust God to provide and using what he provides for others.

So, my brothers and sisters, I do pray that today's message has both encouraged but also challenged us in some ways. I hope that even as we face uncertain times, economically speaking, that you know Christ today as your Lord and Saviour, the same Lord and Saviour who for your sake became poor.

If you are scraping up just enough to get by, don't forget from last week, God cares for sparrows. He cares even more for you. So, whatever your income bracket, friends, never settle for the pleasures of this life.

[ 39 : 51 ] They are fleeting and they are perishing. What more do you need? Our generous God has made us spiritually rich. So, together, let's look to our generous God and let's strive to be rich towards him in return.

Let's pray. Perhaps you can spend maybe just a minute asking God to unmask areas of your life where you may be struggling with greed and then I will pray.

Dear Heavenly Father, we praise you for you are the God who is high above all. You are enthroned high above the cherubim. You are the God who is in control of all things and you are the God who despite how we tend to live our lives as sinners against you and unthinking of you, yet you send your son to die on the cross for our sins.

You want to call us to enjoy the richness of your love, your mercy, your glory. And so we thank you for that. And we ask, Lord, that your Holy Spirit would please continue to show us the parts of our heart that need to be transformed away from greed towards generosity towards you and others. Help us to reflect your good character, to be rich towards you. In Jesus' name we pray. Amen. Amen.