
Is There a Gospel for the Rich?

Luke 12.13-21

A Sermon preached in Duke University Chapel on August 5, 2007 by the Revd Dr Sam Wells

Is there a gospel for the rich? When I was at seminary a wise colleague who'd formerly been a high school teacher advised me on how to tackle my assignments. He said "There's always three answers to every question, 'Yes,' 'No,' and 'Maybe,' and the answer's nearly always 'Maybe.'" Is there a gospel for the rich? The answer the New Testament gives to this question seems to be, "Maybe." To say "No" implies there's something inherently dirty about money. It suggests that every cent the rich have is taken directly out of the pockets of the poor. It seems to represent a kind of anger that assumes what God really wants is for everyone to be miserable. But simply to say "Yes" is to ignore the pasting the rich seem to get in the four gospels, especially Luke. It's easier for a camel to pass through the eye of a needle, remember, than for a rich person to enter the kingdom of God. No one can serve God and Mammon. And here in Luke 12, in today's gospel, we have a parable in which a rich man says to himself, "What shall I do, for I have no place to store my crops? I will pull down my barns and build larger ones." And God calls him an idiot and takes his life the very same night. So the answer to the question 'Is there a gospel for the rich?' has to be, "Maybe." Today I want to explore some of the questions raised by that "Maybe."

Let's start with the parable. The things the rich man gets wrong set the agenda for all our thinking about wealth and its pitfalls. First of all the rich man forgets God. He forgets God because he assumes all his wealth belongs to him and that he will possess it indefinitely. It turns out his wealth is in fact on loan from God, and God can have it back at any moment. This is a slap in the face for any view of society that prizes private property. Notice how the rich man likes the word "my." My crops, *my* barns, *my* grain, *my* goods, *my* soul he says, all in the space of a couple of verses. But the parable makes it clear that all these things are God's all along, and the rich man only ever has them out on loan. Abundance turns to greed the moment the rich man forgets that everything he has belongs all along to God. And the second thing the rich man forgets is anyone else but himself. Instead of pausing at the point when he has more than enough, and wondering who else might welcome a little bit more, he presses on and builds bigger barns. And it turns out that the conversations he should have been having with friends and neighbors, the wise and the needy, he is in fact having just with himself. "He thought to himself," says the parable, and then again "He said to himself." Abundance turns to greed the moment the rich man assumes wealth exists to insulate him from other people, rather than to draw him closer to them. This parable shows us what greed is. Greed strives for more without asking what the more is for. Greed is so dazzled by the potential of what money can do that it is content to accumulate without ever investing. Greed stops seeing money as a means to an end and instead sees wealth as an end in itself.

Is it wrong to be rich? This parable doesn't say so, but it does offer a very straightforward account of how difficult it is to be rich and to be faithful. The reason it's hard to be rich and faithful is that wealth inclines one to forget God and forget other people. Let's start with God. When you have a lot of money, the assumption is easy to make that money can solve pretty much all your irritations and frustrations. Don't like vacuuming? Pay someone to clean your house. Think your children could get a better education? Pay for one. Not impressed with your health care? Pay for a second opinion. Find long journeys tedious? Buy a nicer car with a purring stereo or even better acquire a private jet. It begins to seem like there's nothing money can't buy. Except of course the things that really matter. There's nothing wrong with being rich so long as you remember that the things that really matter money can't buy. Money can't buy eternal life. Money can't buy the forgiveness of sins. Money can't buy the faith that moves mountains, money can't buy the hope that walks in rhythm with God's step, money can't buy the love that will not let you go. These are things that everyone can have but no one can buy. The poor are blessed because on the whole they know this. The rich can sometimes become a little forgetful.

And then when it comes to other people, wealth can have a poisoning effect. If you have no possessions, other people are all you have, and you're well advised to keep on pretty good terms with them because you know

you're going to need them sooner rather than later, immediately anything goes wrong. But if you have great wealth, great property and great possessions, other people can quickly stop being potential friends and even saviors, and on the contrary become potential threats and enemies who could rob or burgle or steal what you have. Instead of looking at friends with hope you start to look at strangers with fear. Quickly you start to defend your property with alarms and fences and big dogs, and you find you can't trust anybody because everyone you meet wants something from you. You get further and further away from real human contact with the people who you pay to make your life better and it gets harder and harder to make genuine relationships and friendships with them or indeed anybody. So of course you find it difficult to imagine sharing your surplus income with anyone else because you've avoided getting to know personally anyone who could in any way represent a threat to your insulated wealth. This is how wealth can make you forget God and thus live in a fantasy of your own immortality and meanwhile wealth can make you forget other people and thus live in a prison of your own self-sufficiency. This is exactly what Jesus is striving to save us from, and he does it bluntly by calling the rich man a fool – an idiot.

So there's a lot of bad news for the rich in this parable, and it's not just bad news in the hereafter, it's just as much bad news in the here and now – bad news that says wealth can put you in a fantasy land at best and a prison at worst. So what's the good news? Is there a gospel for the rich? Maybe there is. But to find it, we need to ask some searching and pretty fundamental questions. And the key question is this. What is money for? The rich man in the parable thought money was for accumulating and enjoying. There's an interesting Greek word here for "enjoying" – euphoria. The rich man thought money was for euphoria. But I suggest money is for something else. Money is a mechanism by which human societies translate labor into other things. Money is of no value in itself: it only becomes of value when it is translated into other things. And the word we use for that translation is investment.

We usually use the word investment for any method of accumulating money. Any way we devise to increase our wealth we tend to call an investment. But I'd like you to think for a moment of the word investment as referring not just to the accumulation of wealth, but to every single use to which we put money. In other words I want to break down the conventional distinction between money we keep and money we give away, and instead suggest that we think of the various things we can do with money as different kinds of investment. Leaving aside what we need to eat and clothe and shelter ourselves and our dependents, I suggest there are about five things we can do with any money we have left over, and I want to quickly run through them now, to show the difference between investment and accumulation, and thus offer a gospel for the rich by suggesting what it might mean to become "rich toward God."

The first thing we can do with money is give it away to individuals. Somehow when we hear Jesus telling the rich young man "Go, sell what you have, give to the poor and come follow me," we imagine some kind of random distribution of fat wads of banknotes. Giving large sums of money to individuals is generally a very poor investment. For most people who are poor, lack of money isn't the only, or even the main, problem. A sudden influx of unearned cash may do a whole lot more harm than good, particularly if it comes without genuine relationship or appropriate human understanding. The gospel for the rich does not mean an unthinking throwing of money at the poor.

A second thing we can do with money is to give it to institutions established and governed in such a way that they have a time-honored record of turning money into real human value, in education, health, the practice and sharing of faith, the arts, or a host of other forms. One of my main responsibilities as your Dean is to ensure that Duke Chapel is and remains an institution of this kind. Institution-building is generally a wonderful investment, because it turns the potential of money into the reality of human flourishing, both now and in the future. The best of these institutions have a close eye for how their work genuinely benefits the poor in ways that don't reinforce the cycles and patterns and habits of poverty. This is one of the finest things we can do with our money in order not to build bigger barns but to become rich toward God.

A third and more controversial thing we must do with our money is to yield much of it up to our local and national governments in taxes. The government is an institution or an aggregate of institutions designed, among other things, to turn money into real human value. Its main difference from the institutions previously

mentioned is the relatively small degree of choice we get over where our money goes. But it needs to be said that paying taxes is an honorable thing, that an important part of being rich is about paying a lot of tax, and that paying a lot of tax is something to be proud of and not something to avoid at all costs through fiscal loopholes and offshore accounts. Taxes are a way of making sure surplus money is invested in public good rather than accumulated for private gain. Government is seldom a highly efficient mechanism for investment, and at times it looks like a bigger barn all of its own, but we must be clear that paying proportionate amounts of tax is part of the gospel for the rich.

The fourth thing we may do with our money is establish more conventional investments, such as stocks and shares. While this is a very common way to store up treasure for oneself, it is a very risky way to become rich towards God, precisely because of the temptation to accumulate and for ever postpone the moment when the wealth is translated into genuine human value. However there are two exceptions to this risk. One is to become an active shareholder, agitating for the companies you partly own to embody best practice in their production, marketing, employment and environmental impact and in all appropriate ways to exercise their corporate power for the wider social good. Indeed I believe it's almost a duty for those who are rich to seek to influence the business world for good in this way. The second exception that can make conventional investors rich toward God is to allow their capital to be used for social good. Community Development Finance Initiatives, of which there are several notable examples in Durham, operate just like a bank, with market level interest rates, but they use their capital to loan money to enable people on low incomes to buy property or start up their own enterprises. Investing in Community Development Finance Initiatives is a way for the wealthy to become rich toward God because it means entering a world in which everyone can benefit from your wealth.

The fifth and final use of money is to acquire property and possessions. It's amazing how many rich people live very simply, whether out of distaste for ostentation, or to be free of the prison of possessions, or to avoid facing the visible manifestation of their own wealth. If one is to become rich towards God, it's important that such simple living doesn't become the miserliness of straightforward denial. But there's no doubt that great temptation lies in accumulating property and possessions. To address such temptation, I suggest asking yourself the following kinds of questions about your property and possessions. How reluctant am I to lend my possessions to others? (Willingness to be generous is a pretty good indication of how much you recognize everything you have is ultimately on loan from God.) Am I constantly looking out for ways in which others can enjoy what I own, or are my possessions a wall that insulates me from the strange and dangerous outside world? Does my enjoyment, my flourishing, my entertainment coincide with the joy of others, or does it come at others' expense? Does my wealth make me and others free, or does it make me and others a prisoner? Do I fundamentally want the things that everyone else can have as well? (These are the questions that test whether you are becoming rich toward God.) And finally, am I prepared to allow others to free me from self-deception by sharing the truth about my financial situation with members of my church and asking for their prayers and guidance?

I want to finish with one of my favorite stories, which is about faith but like today's gospel could also be about money. I want you to think about what God is saying to you through this story today. A man fell off a cliff and tumbled down into a ravine (aaahhh...) until he just managed to cling on to the branch of a tree growing out of the rock face. Dangling from the branch, and holding on with all his might, he shouted up to the top of the cliff, "Is anybody up there who could help me?" After a short pause a voice came from below him, "My son, I am here. Let go of the branch and I will hold you." The man thought for a while, and then he shouted up again, "Is there anybody else up there?"