

Our Financial Legacy

WEEKLY BIBLE STUDY

2nd in a four-part series

November 1, 2015

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Matthew 19:16–22 (CEB)

¹⁶ A man approached him and said, “Teacher, what good thing must I do to have eternal life?”

¹⁷ Jesus said, “Why do you ask me about what is good? There’s only one who is good. If you want to enter eternal life, keep the commandments.”

¹⁸ The man said, “Which ones?”

Then Jesus said, “Don’t commit murder. Don’t commit adultery. Don’t steal. Don’t give false testimony. ¹⁹ *Honor your father and mother, and love your neighbor as you love yourself.*

²⁰ The young man replied, “I’ve kept all these. What am I still missing?”

²¹ Jesus said, “If you want to be complete, go, sell what you own, and give the money to the poor. Then you will have treasure in heaven. And come follow me.”

²² But when the young man heard this, he went away saddened, because he had many possessions.

Luke 19:1–10 (CEB)

Jesus entered Jericho and was passing through town. ² A man there named Zacchaeus, a ruler among tax collectors, was rich. ³ He was trying to see who Jesus was, but, being a short man, he couldn’t because of the crowd. ⁴ So he ran ahead and climbed up a sycamore tree so he could see Jesus, who was about to pass that way. ⁵ When Jesus came to that spot, he looked up and said, “Zacchaeus, come down at once. I must stay in your home today.” ⁶ So Zacchaeus came down at once, happy to welcome Jesus.

⁷ Everyone who saw this grumbled, saying, “He has gone to be the guest of a sinner.”

⁸ Zacchaeus stopped and said to the Lord, “Look, Lord, I give half of my possessions to the poor. And if I have cheated anyone, I repay them four times as much.”

⁹ Jesus said to him, “Today, salvation has come to this household because he too is a son of Abraham. ¹⁰ The Son of Man One came to seek and save the lost.”

1 Timothy 6:6–12 (CEB)

⁶ Actually, godliness is a great source of profit when it is combined with being happy with what you already have. ⁷ We didn’t bring anything into the world and so we can’t take anything out of it: ⁸ we’ll be happy with food and clothing. ⁹ But people who are trying to get rich fall into temptation. They are trapped by many stupid and harmful passions that plunge people into ruin and destruction. ¹⁰ The love of money is the root of all kinds of evil. Some have wandered away from the faith and have impaled themselves with a lot of pain because they made money their goal.

¹¹ But as for you, man of God, run away from all these things. Instead, pursue righteousness, holy living, faithfulness, love, endurance, and gentleness. ¹² Compete in the good fight of faith. Grab hold of eternal life—you were called to it, and you made a good confession of it in the presence of many witnesses.

This week we contrast the stories of two men.

How can we become more like the second and less like the first?

Throughout this series we’ll be talking about legacies. Given that All Saints’ Day falls on a Sunday this year, it seems appropriate to talk about what we will leave behind. That, of course, is not just a question to be asked when our death seems near, but one that should be asked throughout our lives. And it is a question that addresses every part of our lives, for we leave legacies in our children, our friends, perhaps in our careers, and, as we talked about last week, in our church.

An undeniably important of our legacy rests in what we have done with our money. Too often we think of this in terms of what will be left after our passing – left to our family, our church, our school and so on. But our financial legacy is one that is built during our lifetimes. What can we do now? What legacy can be built today and

tomorrow and the next? Bill Gates, Warren Buffet, and some other billionaires have taken a pledge among themselves to give away a majority of their immense fortunes before their deaths. 137 billionaires have taken the pledge and many, like the Gates, have begun giving away immense sums already. Every life saved, every child taught, every mouth fed *now* begins paying dividends *now*.

None of us are going to be approached by Gates and Buffet to take the pledge, but through our collective efforts at St. Andrew, we can continue to do great good – in our proclamation of the Good News, the raising of God-centered children and youth, and the good done by our various ministries. And later, through the Permanent Endowment Fund of St. Andrew, established “to provide for and to secure St. Andrew’s future and that of its ministries, both global and local. Our Permanent Endowment Fund will complement and support the basic and future needs of the church and its ongoing initiatives.”

In the New Testament, there are two stories about giving that I always seem to come back to. Both revolve around men on substantial means. The first is the story of a young man who has so much, but can’t bring himself to part with it. I guess he would refuse to take Gates-Buffet pledge. The second story is that of a man who, upon encountering the grace of Jesus Christ, set about to give away large sums. His giving was a response to the grace poured out on him.

Keeping it

In Matthew 19, Jesus meets a rich young man who has one question for Jesus, “What good thing must I do to have eternal life?” We don’t know why this wealthy and important man asks the question. Perhaps he is sincere. Perhaps he is simply looking for an endorsement. Regardless, he gets the question wrong. One does not “do” anything to “have.” Either the man wasn’t paying attention or had stepped away when Jesus taught that the kingdom belongs to people like children (Matthew 19:13-15, the verses immediately preceding this story). Like children? There is no place here for merit or achievement. Eternal life is a gift that cannot be earned.

Nonetheless, Jesus lets the man go ahead with his “doing” reminding the ruler that he knows the Law – no adultery, no murder, no theft, honor your parents, etc. The man believes that he has “done” all this. Surely, the man is feeling pretty good about himself at this point; eternal life is in his grasp! But then Jesus asks him to “do” one more thing: sell his possessions, give the money to the poor, and follow Jesus. Matthew tells us only that the man “went away saddened, because he had many possessions.”

Earning the Inheritance

When the ruler asks how he can earn his inheritance, his question feeds many Christians’ misconception of Judaism in Jesus’ day.

Many of us grew up being taught that the Jews, such as the Pharisees, were trying to do everything right so that they could earn their way into heaven and that Jesus came to tell them that it is all about grace, not merit. Even in the scholarly community, this was the accepted model or paradigm until the closing decades of the twentieth century.

Numerous archaeological finds, new analytic methods, and the explosion in the university departments devoted to the historical study of religions revealed that the longstanding view of the Judaism of Jesus’ day was not correct. It wasn’t a matter of piling up enough points to be made right with God. The people of God were just simply – God’s people. For the Jews, it was a matter of staying in God’s covenant people and doing everything possible to keep the covenant with God so that all the promises of God could be kept. Of course, in fact, it was God, in the person of Jesus, who was the one faithful and representative Jew who kept the covenant.

In today’s story, it isn’t only Jesus who would have seen the problem with the ruler’s question, at least some in the crowd would have seen it do. They, like we, would have known that we are saved by the grace of God.

What a change Jesus asks of this man. Sell all that he has! Surely Jesus can't mean what he says. What about the man's financial independence? His financial security? Jesus promises the man a large bank account in heaven, but what about his T-bills on earth?

Yes, this is a story about our attachment to possessions and our imagined independence. But, it is also a story about trust. The man trusts what he can put his hands on, namely his money. And herein lies the danger of wealth. The problem isn't the money itself, it is the fact that money can blind us to our dependence upon God.

The ruler professes to trust God, but it is a timid trust, a trust that is unable to sustain him when he faces the challenge posed to him by Jesus. The change Jesus demands is simply too much for him. Jesus has exposed the man to be a person of little faith – or at least to have little faith in God, for he seems to have plenty of faith in his possessions.

So the man will keep all his money and, from we can see, no good will come from it. Indeed the wealth has served only to lead the man's ruin. He actually met Jesus then and turned away! What could be sadder?

Giving it away

So we turn to the second man. Zacchaeus lived in Jericho and was a chief tax collector (see the text box below), a very rich man at the top of his chosen trade. Yes, in the eyes of fellow Jews he was an unsavory character or worse. But perhaps even that wasn't bad so far as Zacchaeus was concerned. We Americans, after all, have had a constant fascination with *la Mafioso*. Perhaps Zacchaeus enjoyed the notoriety or the feigned respect that his money could buy.

Tax Collectors

Zacchaeus was a tax collector, but the Roman tax system was nothing like our IRS. Rome would contract out the collection of taxes in geographic areas. The winning entrepreneurial bidder would agree to pay the contracted amount of taxes to Rome. The tax entrepreneur would then put together an organization to do the actual collection. The winning bidder would employ chief tax collectors, like Zacchaeus, who made the whole thing work. Zacchaeus would have employed lower-level collectors, like Jesus' disciple Matthew, who would man toll booths and other small tax collection businesses. It was one of the largest enterprises of that time.

In the Roman system, tax collectors would be free to collect all the money they could and keep whatever wasn't owed Rome under the contract. Thus, not only were they agents of the Roman oppressors, we can only imagine the methods they employed in gaining their wealth. Not surprisingly, in the Gospels, tax collectors are usually lumped in with the prostitutes.

One day, Zacchaeus hears that this Jesus from Nazareth, the talk of the town, is passing through Jericho. This little tax collector, for he was a short man, runs to catch a glimpse of Jesus even though it was most unseemly for a Jewish man to run. He was probably long past worrying about being unseemly. Zacchaeus even climbs a tree; something else unbecoming for a grown man. Perhaps because Zacchaeus has made such a spectacle of himself, Jesus spots him in the tree and, as was his custom, goes to Zacchaeus' home. In fact, Jesus even invites himself.

Can you imagine the joy Zacchaeus must have felt as he welcomed Jesus? What would this do for his reputation? Of course, the townsfolk didn't much like Jesus entering the home of the hated tax collector, but Jesus always seemed to hang around with the wrong sorts of people. Having invited himself into Zacchaeus' home, what happens next will be Jesus' miracle.

Zacchaeus asks nothing of Jesus, not even an answer to a question. He simply steps forward and, without prompting, commits to giving half of his possessions to the poor – not all, but half. Then, in keeping with the most stringent interpretation of the ancient Judaic law, Zacchaeus promises that he will repay four-fold those he has defrauded. Zacchaeus' repentance and generosity demonstrate that he is a "son of Abraham" (verse 9) He was lost, but now is found.

Notice that Jesus does not ask Zacchaeus to give up all he has. Nor does it seem that Zacchaeus abandoned his life to follow Jesus. Rather, Zacchaeus is redeemed *in* his life. He is transformed within the life he is living. By God's grace, Zacchaeus points his transformed life toward repentance and away from exploitation. He will be generous to the poor. He will make amends to those he has wronged. He will stay a tax collector, but he will now conduct himself with honor and justice. He will heed John the Baptist's teachings to tax collectors: "Collect no more than the amount prescribed for you" (Luke 3:13). Zacchaeus will "bear fruits worthy of repentance" (Luke 3:8). Even after giving away half of his wealth and making reparations, Zacchaeus would have still been a wealthy and powerful man. But now, he will use his wealth and power and talents for God's purposes. He will be a force for good, pointing others toward just and generous lives. His legacy will be one that lasts.

Two men – two choices

What is going on with these two? Perhaps it is something like this: the rich young man had money and loved the money whereas Zacchaeus had money and loved Jesus. Going further, I suspect that Zacchaeus came to realize that the wealth was not really his but God's. He was a trustee charged with managing and using well what God had entrusted to him. This was not so much matter of bank accounts as it was a matter of the heart. In today's passage from 1 Timothy, Paul does not say that money is the root of all evil; rather, it is the *love* of money and, I would add, the love of what money can buy, whether it is stuff or status. The question for us is always this – where is our heart?

"Do good . . . be generous and ready to share"

What is possible in life? What does it mean to *really* live? Admittedly, today's passage from 1 Timothy is one that can make us uncomfortable (you might take a moment and read it again). The New Testament is filled with many such passages, passages about the dangers of wealth. With one voice, the NT writers scream at us to run and run fast from wealth. Indeed, there are so many warnings that it is easy for us to misread them.

James Dunn is one of the most prominent NT scholars working today. In his commentary on 1 Timothy,¹ the section on 1 Timothy 6 is titled, "Putting Wealth in Its Place." He didn't entitle it something like, "No Wealth is the Only Good Wealth." Wealth can be used for great and good purposes – but the challenge is to keep it in its place. Easier said than done.

It is clear from the NT writings that there were wealthy Christians in the early church. Indeed, early Christians met in the homes of the most affluent members of the churches. Paul never condemns the wealth of the affluent per se, but he does warn them: "the love of money is a root of all kinds of evil, and in their eagerness to be rich some have wandered away from the faith and pierced themselves with many pains" (1 Tim 6:10).

I understand that there are very few people in this world who consider themselves to be rich. But I think we know that even in the context of America, many of us at St. Andrew are, to put it bluntly, rich . . . or at least in the ballpark. We know that Paul is speaking to us. As tempting as it might be for us to put our hope in our bank accounts and 401k's, Paul urges us to put our hope in God, for it is God "who richly provides us with everything for our enjoyment" (6:17).

Contentment and the godly life

Paul gives Timothy two pieces of practical advice for avoiding the trap named "the pursuit of money, stuff, and status." First, he urges Timothy to learn the art of contentment. Despite the numerous hardships of his own life, Paul has "learned to be content with whatever I have. I know what it is to have little, and I know what it is to have plenty. In any and all circumstances I have learned the secret of being well-fed

¹from Dunn's commentary in *The New Interpreter's Bible*, Abingdon Press, 2000.

and of going hungry, of having plenty and of being in need” (Philippians 4:11-12, a letter written from prison). How has Paul learned this? He has learned this from God. It is God who gives Paul the strength that he needs to be free from worry and anxiety.

Second, Paul urges Timothy to pursue a godly life rather than pursue wealth or possessions or status. Timothy has his life headed in the right direction, but there are many potential wrong turns and dead-ends ahead that will tempt Timothy and few of them are more attractive than the love of money. Timothy must ignore the traps, even stepping on the accelerator to hurry past them. He must actively pursue his life with God, never taking it for granted. Only then can he leave a lasting legacy.

We live in an anxiety-filled world, where contentment and peace seem endlessly elusive. Dietrich Bonhoeffer wrote, “Earthly possessions dazzle our eyes and delude us into thinking that they can provide security and freedom from anxiety. Yet all the time they are the very source of anxiety. If our hearts are set on them, our reward is an anxiety whose burden is intolerable.” And all the while . . . Jesus stands ready to take our burdens from him, if we will just loosen our grip on them.

Questions for Discussion and Reflection

1. The rich young man comes to Jesus wanted to make a trade: doing for having. But Jesus rebuffs the man. The ruler is all about doing, about earning. In fact, I bet that approach characterized the man’s entire important and successful life. After all, where is there room for grace in the hustle and bustle of business and the affairs of state? Do you live a life of grace? What do you think I mean by that? Where do you find grace missing from your life?
2. In contrast to the young man, Zacchaeus responded to God’s grace with what he knew best – money. What do you think led Zacchaeus to do such a thing? What would it take to get you (or me!) to the same place? Did Jesus ask this of Zacchaeus? What does he ask of us?
3. The rich man who came to Jesus was simply unwilling to surrender his possessions. Why do you think this is? Was he attached to his stuff? Was he unwilling to give up the security of a fat bank account? Perhaps he had big responsibilities to care for others in his family. . . . Most people strive to build financial security. Do you think we shouldn’t? If we do work toward such security, where can we go wrong? How we go about gaining the wealth? Losing perspective? Where are our hearts? Have we avoided the trap Paul talks about? How would we know?

Daily Bible Readings

Before reading each passage, take a few minutes to get a sense of the context. Your study bible should help. Jot down a few questions that come to mind from your reading of the passage.

Monday, Job 1 “Naked I came; naked I’ll go.”	Tuesday, Ecclesiastes 5:8-20 Naked we came; naked we’ll go (v. 15).
Wednesday, Matthew 6:25-34 Stop worrying about the necessities of life.	Thursday, James 5:1-5 A warning to the proud and wealthy
Friday, Revelation 3:14-21 Another warning to those who put their trust in their wealth	Weekly Prayer Concerns

Scott Engle's Weekday Bible Classes

Join us whenever you can. Each week's lesson stands on its own.
This is very "drop-in." Bring something to eat if you like. Bring a study Bible.
On occasion Scott has to cancel class, so if you are coming for the first time, you can
check www.scottengle.org to make sure the class is meeting.

Monday Evening Class – now studying Matthew's Gospel

Meets from 7:00 to 8:15 in Piro Hall

Tuesday Lunchtime Class – now studying Acts

Meets from 11:45 to 1:00 in Piro Hall

Scott's 10:50 Sunday Class in Festival Hall

This is a large, lecture-oriented class open to all ages.

Current series

Misreading Scripture through Western Eyes

This series that will help us to understand better the cultural dynamics
of the biblical world and the ways our own cultural assumptions
mislead us.

Scott's Weekly Bible Studies are available at www.standrewumc.org. Just
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