

Off the Charts: Kingdom Investing

Jeremiah 32: 1-2, 6-15 Luke 16: 19-31

There was big news last April for individual retirement investors. The US Department of Labor which oversees 401(K) and IRA retirement investments, announced a new “fiduciary rule” starting in April, 2017. I know you read about it, have heard about it, and have been tremendously excited ever since. No?

Well, this isn’t a new issue. I recall seeing a *Frontline* segment years ago that dealt with retirement accounts. It showed how people know little about investments when doing retirement plans, whether individually or through an employer-sponsored plan. They get a bewildering array of options, loaded with arcane, insider language, and subject to enough fine print that only a really good lawyer could decipher. They have no idea about fees and costs for the most part, much less how even small variations can have disproportionate, detrimental impact over the long term. People have no idea what is going on and are highly dependent on the advice of investment advisers.

Many of you have probably dealt with an investment adviser at some point. Your adviser will surely listen to your financial narrative, look over your accounts, and come back with their plan for you. If you’ve looked at investments, you may wonder how the adviser picked these particular investment vehicles over others. It should not surprise you to discover that their choice may be due to the better commission that they receive for steering your money into a particular kind of account, a particular investment house, or whoever pays a better commission to your adviser. In other words, your financial adviser is under no obligation to make *your* interests their primary concern. The current rule says that the financial advisor must meet what’s called a “suitability standard.” That term “suitability” leaves a huge amount of room for interpretation.

The April announcement said that the “suitability standard” would be replaced with a “fiduciary standard.” This new standard requires financial advisors to put their clients’ best interests ahead of their own profits.

Not surprisingly, the financial industry is upset. The overhyped blather of government regulation has been shouted from the rooftops. From that *Frontline* segment, I remember the reporter questioning an executive with a big bank’s investment division about having a fiduciary standard ‘Wouldn’t that be something *everyone* would want?’ It was one of those painfully awkward and funny moments when the executive went pale as he said, ‘Well, no.’ Why not? asked the reporter. ‘Well, people may want to deal with someone who isn’t constrained by government regulation.’ You can figure this one out. ‘Oh, yes. I really want my investment adviser to line their own pockets at my expense.’ Not.

Knowing your Latin as you do, you picked up the root of “fiduciary” in Latin’s “fidei” or faith, trust, as in “fidelity.” Someone acting in a fiduciary capacity is acting in a person’s best interest, like a trustee. Fiduciary means a trust relationship.

From scripture, we should understand that the people of God have a fiduciary relationship with the One who entrusts blessings to their care. Our aptitude as fiduciaries is how we conduct ourselves in stewardship. Our blessings from God are given quite freely and generously. There comes an expectation that faithful people will act faithfully with these blessings. God has set a vision for the Kingdom before us. This brings us to Kingdom stewardship, or Kingdom investing. As you might imagine, Kingdom investing doesn't look at all like worldly investing. Our scriptures explain it with a couple of stunning examples.

Starting with the prophet Jeremiah, we find the prophet under house arrest. As prophets are wont to do, Jeremiah has been saying things displeasing to the King and nothing too flattering about his faithfulness as the leader of God's people.

Also, this is a time when the city of Zion, Jerusalem, is under siege by the Babylonians. There they are, massed around the city, and things are looking really bad for the little kingdom of Judah against this massive army. Of course, prophets who speak too candidly in time of war can quickly find themselves under arrest, or worse.

Then we hear that some family real estate has been brought to Jeremiah's attention. Cousin Hanamel has arrived to sell off a piece of property in nearby Anathoth. Jeremiah is the nearest relative and it's a matter of **family obligation** that Jeremiah purchase this land. It's like your cousin by marriage who expects you to buy a nice parcel in Aleppo. You've heard of Aleppo, right? In Syria? Not everyone has.

The real estate market is pretty much dead during a time of siege when it looks like an invading army is going to get whatever they want. There is no line at the Registrar of Deeds office these days.

It's obviously a lousy real estate deal. Why doesn't Jeremiah just say 'no?' The land is worthless. The Babylonians are going to conquer the city and nothing will be the same, maybe ever. Whoever isn't killed will probably get carted off to enslavement. Why bother with this nonsense now?

Of course, this purchase has nothing to do with real estate or making money or getting a sound investment. This is a prime example of God's idea of a **kingdom investment**. Jeremiah buys the plot as an act of faith, as a witness to hope in the promise of God.

When all seems lost and despair has set in around the city, Jeremiah lives by faith in the word of God. As a sign of the future, a symbol of hope, he purchases a share in the promise of God's future. It's a mere morsel of hope and faith that trusts in the promise of God, in God's strength and wisdom, not the weakness of Judah, not the corruptness of its kings, not the destruction of Jerusalem, not the power of the Babylonian Empire. Jeremiah has made it clear; God is sovereign over all, and his faith is in God alone. Jeremiah refuses to heed worldly wisdom in investing. He refuses to think like Hanamel, and he refuses to accept that Babylon will determine the future. In this nutty act, Jeremiah invests in his faith in God.

Is it a speculative investment without comparison, or a surer thing than a US Treasury Bill? Actually, it's the wrong question. The question asks about value according to worldly investment standards. Coming from a wholly different perspective, Jeremiah has identified his fiduciary responsibility to act as a witness for the future, for the sovereignty of God, for the Kingdom of God.

Getting some insight about the wild ideas of kingdom investing from Jeremiah, let's proceed to Jesus' parable of Lazarus and the rich man.

In Jesus' parable, the rich man enjoys fine clothes, fine food, and of course, a fine home. The poor man begs at the rich man's gate, is covered with sores licked by dogs, and longs for the food scraps discarded by the rich man. (It doesn't say that he **gets** the scraps. Rather, he was "**longing** to eat" them, a harshly painful difference.)

In Jesus' time, conventional wisdom ascribed God's blessings to the rich man who is respected and privileged. Conversely, the beggar would be seen as condemned to grinding poverty by God for his sinfulness, and justly treated by the people with scorn, derision, and contempt. The beggar is a mess in distress, but the rich man is a success and blessed.

However, Jesus has another perspective to share. He does not reflect the view of this world in its sinfulness and corruption. Jesus' perspective takes that Kingdom position where we know that things get turned upside down in the end by our crazy God.

In Jesus' telling of the story, both the beggar and the rich man die. The beggar is escorted to heaven by the angels of God to stand with Abraham. The rich man is dumped in the torment of the smoking fires of Hades.

Whoops? Maybe Jesus got that backwards? Shouldn't the rich man, the successful, respected, and privileged man, receive the blessing of heaven and stand with Abraham? And shouldn't the beggar, a despised, condemned parasite, be inflicted with the torment of Hades? This isn't right, Jesus' audience would protest. God doesn't bless in this life and then condemn in the next. That's all wrong.

It should seem jarring to us, too. Our society really hasn't progressed much in two millennia. We condemn the poor all the time. There is always talk about cutting entitlements when budgets get discussed. Of course, they're also talking about your Social Security checks, and the Medicaid that pays for nursing home care for all but the richest people. But people think they're talking about welfare and food stamps which are drops in the bucket as far as entitlements. In fact, they've been cut so much and so often that nothing meaningful would be gained by cutting them any further, except satisfying those who feel waging war on the poor should never end.

Regardless, the parable is a bit disturbing, or at least should be. Is Jesus saying that rich people are condemned and the poor are blessed in the Kingdom. Not exactly.

This is the third story that gets told in Luke regarding wealth. We all know the story of the prodigal son, and we talked last week about the dishonest manager or shrewd steward.

In the prodigal son, it was a story that discarded primogeniture and showed the Kingdom of grace. The child comes back to the father not only spiritually broken, but destitute and impoverished. Like Lazarus in today's passage, the younger son who squandered everything enjoys the father's blessing while the eldest son, the entitled son, gets condemned, well, chastised anyway.

In the shrewd steward parable, the sinful one who squandered his master's wealth gets applauded for investing his resources in the Kingdom – an eternal dwelling place – rather than trusting in worldly riches to bring him new life.

Here we shouldn't read a broad theological statement about salvation that sets the wealthy to condemnation and the poor to heavenly bliss. First, it shows the Kingdom of God putting things upside down from worldly understanding. Second, it shows God's priority interest in the poor. (Note that the poor man has a name – Lazarus – and the rich man is nameless, again the opposite of what we find in worldly values.)

Primarily, it's about the failure of the rich man to be faithful with his generous blessings. Rather than being a faithful steward, investing in the way of the Kingdom that would bring healing, hope, and new life to those in need, the rich man invested in his own comforts. The rich man's disregard for the fiduciary relationship to his blessings, to use them for the advancement of the Kingdom was what resulted in his condemnation.

The notion of being faithful in stewardship of God's blessings is not a subject that I've addressed much, but things have changed. To address (longstanding) financial concerns, the Session has made changes and brought things closer to balance. Still, there is clear awareness that our own stewardship needs closer examination.

One thing we must always remember is that the Kingdom of God is **NOT** the church. The church is a community within a community, not a building, not bills. The church is a mission, an outpost of the Kingdom, an encampment in the long campaign to advance the Lord's Kingdom of new life. We exist not for ourselves like some sort of club or fraternity, but for the Lord and his Kingdom. And we do not seek dues and donations, but aim to challenge the faithfulness of believers to serve the Kingdom in every way possible, to plant and nurture blessings from the blessings we've received from God.

The church that pays for its building alone, its maintenance, its appearance, and its comforts, fails in its fiduciary relationship to its Lord. Such a church can find its place alongside the rich man in the toasty confines of eternity.

May we recognize our fiduciary responsibility as trustees of blessings that need to be dedicated to the Kingdom ministry of our Lord and Savior Jesus. That investment must always be our priority.