

The Greater Fool Theory

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November 6, 2022

Sermon Audio file

Scripture Text: Luke 12:13-21

Was Jesus anti-rich? In answering that question, it comes down to the takeaway in verse 15: "Take care! Be on your guard against all kinds of greed; for one's life does not consist in the abundance of possessions." There it is. That's it. Any questions? Anything you don't understand? Good! Moving on, then, our response to today's word is the celebration of Holy Communion.

Wait a minute! I see a couple of furrowed brows out there. So, perhaps I should unpack today's text, after all, to get to the truth, the whole truth and nothing but the truth of the matter. And the obvious place to start is with that five-letter word: money.

The wronged brother in the text is concerned about his share of an inheritance. He is not the only one we meet in the gospels who seems preoccupied with his stock portfolio. Remember the "rich young ruler" we talked about last week? He could do just about everything in life except part with his financial assets. For him, "money is what God used to be," as George Orwell put it.

Even the religious leaders had money in their pockets. When they asked Jesus whether it was okay to send Caesar their quarterly estimated tax payments, Jesus asked them for a coin. Incredibly, one of the robed religious types had some coins of the realm and gave him one. Jesus noted the head of Caesar on the coin and then famously said, "Render to Caesar the things that are Caesar's, and to God the things that are God's" (Matthew 22:21, KJV).

How different things are today in what is virtually a cashless society! The concept of currency has radically changed. Today, we pay bills online or via automatic payments. We buy and sell online. We might use Venmo, Zelle, Apple Pay or PayPal to send money to someone or contribute to the church. But we're not likely to pay in cash.

While most of us use our resources conventionally - to make purchases, save for a rainy day, pay creditors, and put food on the table - some speculators make billions by investing in currency itself. They buy foreign currency low and sell high - the Chinese yuan, for example.

But the big money is in cryptocurrencies like Bitcoin, which allow investors to operate without the need for a central monetary authority such as a government or bank. You think this is not a big deal? Wrong! The total value of all cryptocurrencies (there are more than 200 including Bitcoin, Ethereum and Tether) was about \$1.9 trillion in January 2022, having fallen off an all-time high north of \$2.9 trillion late in 2021.

Investors tout cryptocurrency as the currency of the future and are lining up to invest now before they become more valuable. But there is a problem: cryptocurrency is highly speculative. Just like real currencies, cryptocurrencies generate no cash flow, so for you to profit, someone must pay more for the currency than you did. This is what's called "the greater fool" theory of investment.

One would think that before speculating in cryptocurrency, you'd pause to consider the word itself. Do you really want to sink millions into something called "crypto"? The word cryptic itself means secret, occult; having, or seeming to have, a hidden or ambiguous meaning; arcane, enigmatic, inscrutable, mysterious, mystic, uncanny, obscure, and vague. Wouldn't you want to step back and take a deep breath before taking the risk of becoming the "greater fool" in a long line of fools?

This is where Jesus might step in with today's second takeaway: "'You fool! This very night your life is being demanded of you. And the things you have prepared, whose will they be?' So, it is with those who store up treasures for themselves but are not rich towards God" (v. 21).

Jesus was not anti-rich; he was anti-greed. "Take care! Be on your guard against all kinds of greed; for one's life does not consist in the abundance of possessions" (v. 15). The first warning, "Take care," is a Greek word meaning "to see," as in to understand and comprehend. Jesus is saying, "You don't get it! Open your eyes, you dimwits, and guard against greed in all its forms."

Security was important in the ancient world when thievery was common and easier than it is today with all our hi-tech protection options. "Peer into the darkness; make sure no one is lurking in an alley. Keep your wits about you. Do not let Greed grab you by the throat and rob you of your life."

This is Jesus' meaning: Greed is a detour that quickly becomes a one-way street to a dead-end road. There's no cul-de-sac; you can't turn around. Once greedy - always greedy. This is the dark, dirty little secret about greed: Once it's grabbed you, it's got you and you're hooked. You'll always be unhappy; what you have will never be enough. No wonder Jesus says, "For one's life does not consist in the abundance of possessions."

The alternative to greed is generosity - like that of the widow whom Jesus and the disciples watched as she donated at the temple. She taught the disciples that generosity is more than an amount - it is an attitude. It's measured not by how much we give, but by how much it cost us. "Truly I tell you," Jesus said, "this poor widow has put in more than all of them; for all of them have contributed out of their abundance, but she out of her poverty has put in all she had to live on" (Luke 21:3-4).

To vaccinate against the virus of greed, why not start being generous? You have enough already! Begin by sorting through the “abundance of your possessions” and start giving things away. You likely won’t miss them. What’s there to miss when you let go of possessions you didn’t need in the first place? As Jesus warned, you’re a fool if you don’t. Like Jesus says, “You fool! ... So, it is with those who store up treasures for themselves but are not rich toward God” (v. 21).

Jesus was not anti-rich; he was anti-worry. He wants us to simplify our lives. We tend to make life complicated. This happens, according to that great theologian – I mean comedian – George Carlin, because we’ve accumulated “an abundance of possessions” or what Carlin calls “stuff.” In his famous riff on stuff, he says in part: “That’s all your house is – a place to keep your stuff. If you didn’t have so much stuff, you wouldn’t need a house. ... A house is just a pile of stuff with a cover on it. ... That’s what your house is, a place to keep your stuff while you go out and get ... more stuff! Sometimes you gotta move, gotta get a bigger house. Why? No room for your stuff anymore.”

Having all this stuff induces worry, and worry becomes a burden you carry around, a burden that gets heavier with time – because you keep buying more possessions – and soon you’re sick with worry that, like a tumor in the brain, does nothing but give you raging headaches that drive you crazy. And that’s not all: “The worst part of success” according to Bette Midler, “is trying to find someone who is happy for you.”

This is precisely what happens to the rich man in Jesus’ story. Can anyone be happy for this guy? The man is riddled with anxiety: “And he thought to himself, ‘What should I do, for I have no place to store my crops?’” (v. 17). Woe is me! What should I do?! I don’t have enough room to store all my crops!” In other words, “I have no more room for my stuff!”

Then, bam! He gets this insane idea: “I will pull down my barns and build larger ones, and there I will store” ... all my stuff (v. 18). His actual words are “my grain and my goods.” Stuff. What a fool! The man’s passions were possessions. But it was also the source of his anxiety.

The remedy for worry is simplification. When we learn to be happy with the simple pleasures of life, a lot of anxiety melts like ice in your mouth on a hot day in July – and gives you pleasure in the process. As someone said, “Success is getting what you want; happiness is wanting what you get.” Jesus said, “Therefore I tell you, do not worry about your life, what you will eat, or about your body, what you will wear. For life is more than food, and the body more than clothing” (vv. 22-23).

Listen to what the rich fool says next: “And I will say to my soul, Soul, you have ample goods laid up for many years; relax, eat, drink, be merry.” Perhaps his idea of success was like G.K. Chesterton’s, who argued that “there is nothing that is not successful. That a thing is successful merely means that it is; a millionaire is

successful in being a millionaire and a donkey in being a donkey.” Following this line of thinking, this guy was a huge success ... at being a donkey, that is!

Jesus doesn't pull any punches. “You fool! This very night your life is being demanded of you. And the things you have prepared, whose will they be?” (v. 20). “You fool!” he says. The Greek word is *aphron*, meaning without reason, senseless, foolish, inconsiderate. It's closely related to the word *phren*, which refers to the diaphragm and midriff and the process of breathing – inhaling and exhaling. It's as though Jesus is saying to the fool: “You big bag of wind! You're partying like there's no tomorrow, when in fact, for you, there's no tonight. This very night, your soul is required of you. It's over.”

The man is not just a fool, and not just a greater fool. He's the greatest fool! Why? Because he's shortsighted. His priorities are a mess. He has no awareness of risk, downsides, trends, or dangers. Worse – he is not “rich toward God” (v. 21).

Jesus was not anti-rich, but he was aware that wealth is not without its problems. And yet, because with “God all things are possible,” even the rich can gain eternal life (Mat 19:26). Jesus knew it was not about money, but the love of money; not about possessions, but the abundance of possessions; not about working hard, but working only “for themselves” (v. 21); not about being rich, but not being “rich toward God.”

So, whether you're into stocks and bonds, gold coins, cryptocurrencies, paper money, Picassos or Renoirs, real estate, Teslas or Fords, Jesus probably doesn't care. In fact, as one pundit noted, Jesus himself would probably drive a Mini Cooper. Jesus, however, is against greed, worry and shortsightedness. Yet he's also quite in favor of being “rich toward God,” by which he means using our wealth ethically, compassionately, and responsibly. And that, my friends, is Jesus' “greater fool theory.” Now, aren't you glad we took the time to unpack today's text. Yep, I thought so!