

## ESTATE PLANNING

Scriptures: Luke 12:13-21, Luke 16:1-9

The summer before my senior year of seminary I worked as a groundskeeper on a New Jersey estate that had been owned by William and Geraldine Dodge. William Dodge was the heir to the Remington arms fortune. Geraldine's maiden name was Rockefeller. At the time they were married in the early 1900s, they were reported to be the richest newlyweds in the United States. They lived on a beautiful 500 acre estate about 40 miles north of Princeton. It had forests, lakes, vast stretches of lush green lawns and gardens, a mansion, a guest house, a stable, and row upon row of dog kennels. Geraldine had a particular passion for dogs.

The irony is that when I worked on the estate in the summer of 1977, it was deserted. The Dodges had died years earlier, leaving no children or anyone else to take over the estate. The property was managed by the trust department of a bank who hired students during the summer to mow lawns, rake leaves, trim bushes, and maintain the grounds. All summer we mowed lawns that no one ever saw except a few deer. We swept out stables and kennels that had been empty for years. It was eerie to look in the windows of the old mansion and see a grand ballroom completely empty of furniture, light fixtures, drapes, or anything else except a few tattered pieces of wallpaper sloughing off the walls.

Now, even that is gone. The year after I worked there the estate was sold, the buildings were torn down, and most of the land was plowed under and paved for a giant office complex.

It reminds me of the parable Jesus told in our second scripture lesson. Jesus tells a parable about a man whose farm is incredibly prosperous. His barns are filled to overflowing, and he has another bumper crop coming with no place to store it. So he thinks to himself, "What should I do, for I have no place to store my crops?" Then he says to himself, "I will do this: I will pull down my barns and build larger ones."

There is a very obvious detail here that I had not noticed until it was pointed out to me in a commentary I read this week. It is amazing how many times you can read or hear a familiar Bible story and not notice an obvious detail until someone points it out. The rich man in the parable has no one to talk to but himself. Did you notice that? Any farmer that has had as much success as this guy should be throwing a party. In Luke 15 Jesus tells a parable about a shepherd who finds a lost sheep. Jesus says, "And when he comes home, he calls together his friends and neighbors, saying to them, 'Rejoice with me, for I have found my sheep that was lost.'" In the same chapter Jesus tells about a woman who finds a lost coin. Jesus says, "When she has found it, she calls together her friends and neighbors, saying, 'Rejoice with me, for I have found the coin that I had lost.'" One lost sheep, one lost coin, and there is a veritable Mardi Gras party right there on the block. But this farmer has had year after year of bumper crops, and there are no friends or neighbors that he invites over to celebrate.

This absence of people in his life is highlighted by the question God asks him at the end of the parable. In verse 20 God says to him, "You fool! This very night your life is being demanded of you. And the things you have prepared, whose will they be?" I have always

understood that question as a way of God emphasizing that you can't take it with you. When you die, you leave all your possessions and bank accounts behind. But now I realize that the question is even more poignant than that. When God asks the man, "Whose will they be?" God is pointing out to the man that he has no one to inherit his estate. He has no relationships in his life, no people with whom he can share the joy of what he has been given.

That, to me, was the saddest thing about the Dodge estate. They were the richest couple in America, and there was no one to inherit their estate. I was told that a sizable portion of the estate went to the Humane Society. Their fortune literally went to the dogs.

At the beginning of the parable someone comes up to Jesus and says, "Teacher, tell my brother to divide the family inheritance with me." In response Jesus tells this parable about a man who dies with no one to share his estate. Do you see what Jesus is saying to the man? He is saying, "Your relationship to your brother is more important than the money. Quit worrying about how much of the estate you get, and think about what a gift it is to have people in your life with whom you can share it."

Now let me talk about that weird first scripture lesson in Luke 16. Jesus tells a story about a manager who is threatened with dismissal. So he calls in his master's accounts and asks how much they owe. He then offers to cut their debts in half and alter the books so the master will never know. What kind of moral lesson is this? Is the gospel of Jesus or the gospel of Enron? Jesus explains the point in the last verse of the story. In verse 9 he says, "And I tell you, make friends for yourselves by means of dishonest wealth so that when it is gone, they may welcome you into the eternal homes." Jesus is not extolling the dishonesty of the manager. But he is extolling the wisdom of the manager in seeking to use his money to build relationships, especially with the poor, the people who are in debt. Use your money to build relationships, Jesus says; for when the money is gone, the relationships are what you will have left.

That is what the rich fool in Luke 12 did not do. He did not use what God had given him for relationships—for sharing God's love and grace with others.

The question we should be asking ourselves is not how much money do I need to save for retirement? The question we should be asking is what relationships do I need to save for retirement? When you come to the day of your death, do you want to be surrounded by possessions or by relationships, including your relationship to God?

Later in Luke 12, verse 32 Jesus says, "Do not be afraid, little flock, for it is your Father's good pleasure to give you the kingdom." You do not need a certain amount of money to be secure in God's care. You are already secure in God's care. Your eternal inheritance is already paid for by Jesus. In Jesus we have the longest long-term care insurance you could ever buy. So throw a party, Jesus says. Verse 33: "Sell your possessions, and give alms. Make purses for yourselves that do not wear out, an unfailing treasure in heaven, where no thief comes near and no moth destroys."

Please understand, I am not saying that you should never save money or plan for retirement. But in your planning do not forget the most important assets you have: your relationship to God and your relationship to others, including the poor.

Back around 250 A. D. Christian churches met in secret because of persecution under the Roman Emperor Decius. One day some Roman soldiers raided the catacombs where Christians were meeting intending to seize the wealth they thought Christians were hiding in their caves. A Roman officer grabbed one of the deacons of the church and demanded, “Show us your treasures at once.” The deacon shrugged and pointed to the widows and orphans who were being fed, the sick who were being nursed, the poor whose needs were being supplied. He said, “These are the treasures of our church” (quoted in William Barclay, *The Gospel of Matthew*, vol. 1, p. 242).

The best retirement savings plan you could ever have is your investment in relationships: your relationship to God and your relationship to others, including the poor. On the day of your death, they are the ones who will rise up and call you blessed.

- Ken Onstot