

Sunday Service ~ July 13, 2025

Service for Swansea & Charlestown Presbyterian Church

Welcome & Prayer

Come, let us sing for joy to the LORD; let us shout aloud to the Rock of our salvation. ² Let us come before him with thanksgiving and extol him with music and song. ³ For the LORD is the great God, the great King above all gods. ⁴ In his hand are the depths of the earth & the mountain peaks belong to him. ⁵ The sea is his, for he made it & his hands formed the dry land. ⁶ Come, let us bow down in worship, let us kneel before the LORD our Maker; ⁷ for he is our God and we are the people of his pasture, the flock under his care.

Let's Pray. Sovereign Lord, what a great privilege it is to come into your presence this morning. To be able to sing to the rock of our salvation. To be able to come before you in thanksgiving and to praise you with music and song. To be able to humble ourselves in worship, to pray to our maker & to place ourselves under your sovereign care. We admit that we don't come to you often enough, and we don't thank you enough, nor are we humble enough, dependent enough, passionate enough. Please forgive us. Forgive us because for everything we have done wrong, whether we have done or said or acted in the wrong way or failed to do, say or act in the right way, that wrongdoing meant that your Son Jesus had to die on the cross to forgive us that sin. So, we thank you for Jesus. May he become more and more real to us today as we sing, listen, pray, reflect and commit this time to you now. And we ask this in Jesus' name. Amen.

Song – How Great Thou Art

[How Great Thou Art with lyrics performed by Chris rice - YouTube](#)

- | | |
|---|--|
| <p>1. Oh Lord, my God
When I, in awesome wonder
Consider all the worlds Thy hands have made
I see the stars, I hear the rolling thunder
Thy power throughout the universe displayed</p> <p>Chorus
Then sings my soul, my Saviour God to Thee
How great Thou art, how great Thou art
Then sings my soul, my Saviour God to Thee
How great Thou art, how great Thou art</p> | <p>2. And when I think that God, His Son not sparing
Sent Him to die, I scarce can take it in
That on the cross, my burden gladly bearing
He bled and died to take away my sin</p> <p>Chorus
3. When Christ shall come, with shout of acclamation
And take me home, what joy shall fill my heart
Then I shall bow, in humble adoration
And then proclaim, my God, how great Thou art</p> <p>Chorus</p> |
|---|--|

Bible Reading – Luke 12:13-34 (NIV)

¹³ Someone in the crowd said to him, "Teacher, tell my brother to divide the inheritance with me." ¹⁴ Jesus replied, "Man, who appointed me a judge or an arbiter between you?" ¹⁵ Then he said to them, "Watch out! Be on your guard against all kinds of greed; life does not consist in an abundance of possessions." ¹⁶ And he told them this parable: "The ground of a certain rich man yielded an abundant harvest. ¹⁷ He thought to himself, 'What shall I do? I have no place to store my crops.'" ¹⁸ "Then he said, 'This is what I'll do. I will tear down my barns and build bigger ones, and there I will store my surplus grain. ¹⁹ And I'll say to myself, 'You have plenty of grain laid up for many years. Take life easy; eat, drink and be merry.'" ²⁰ "But God said to him, 'You fool! This very night your life will be demanded from you. Then who will get what you have prepared for yourself?'" ²¹ "This is how it will be with whoever stores up things for themselves but is not rich toward God." ²² Then Jesus said to his disciples: "Therefore I tell you, do not worry about your life, what you will eat; or about your body, what you will wear. ²³ For life is more than food, and the body more than clothes. ²⁴ Consider the ravens: They do not sow or reap, they have no storeroom or barn; yet God feeds them. And how much more valuable you are than birds! ²⁵ Who of you by worrying can add a single hour to your life^[b]? ²⁶ Since you cannot do this very little thing, why do you worry about the rest? ²⁷ "Consider how

the wild flowers grow. They do not labour or spin. Yet I tell you, not even Solomon in all his splendour was dressed like one of these. ²⁸ If that is how God clothes the grass of the field, which is here today, and tomorrow is thrown into the fire, how much more will he clothe you—you of little faith! ²⁹ And do not set your heart on what you will eat or drink; do not worry about it. ³⁰ For the pagan world runs after all such things, and your Father knows that you need them. ³¹ But seek his kingdom, and these things will be given to you as well. ³² “Do not be afraid, little flock, for your Father has been pleased to give you the kingdom. ³³ Sell your possessions and give to the poor. Provide purses for yourselves that will not wear out, a treasure in heaven that will never fail, where no thief comes near and no moth destroys. ³⁴ For where your treasure is, there your heart will be also.

Announcements

Focus for Month: Hospitality. School holidays is a time where there are less formal things happening within the Church which allows us some extra time to do some more informal things. Why not think about doing one of these hospitality themed fellowship ideas. Invite some over for lunch after Church. Meet up with someone at a coffee shop. Go for a walk with someone new in the Church. Provide a meal for someone going through a difficult time. There are a million ones things we could do, what shall we attempt to do this week?

NSW Public School Holidays. All regular activities of the Church will be in recess for the next two weeks. Why not spend the extra time by inviting someone into your home?

Kids Church on Break During School Holidays Please note that Kids Church will be taking a break during the school holidays. This also includes Sprouts (creche). Regular programs will resume on the first Sunday of term 27/7. We encourage families to enjoy worship together at Charlestown Public School during this time. Activity packs will be available for children.

New City Catechism: Question 29. How can we be saved? Only by faith in Jesus Christ and in his substitutionary atoning death on the cross; so even though we are guilty of having disobeyed God and are still inclined to all evil, nevertheless, God, without any merit of our own but only by pure grace, imputes to us the perfect righteousness of Christ when we repent and believe in him. **Bible Passage:**

Ephesians 2:8-9. *“For by grace you have been saved through faith. And this is not your own doing; it is the gift of God, not a result of works, so that no one may boast.”*

NSW General Assembly. Stephen and Ross will be away this week at the Churches annual meeting in Sydney. Please pray for them as there are a number of important issues being discussed. Stephen is convenor of the Women’s Ministry Committee and the Women’s Engagement Working Group which are trying to encourage complementarian ministry across the state and to employ and support more women’s workers in Churches.

Sermon Series for Term 3 (AM Services only) (If room)

This sermon series, **"God is...,"** invites us to lift our eyes and know God as He has revealed Himself in the Bible. From His utter incomparability and triune nature to His holiness, goodness, and love, we see a God who is glorious, gracious, and worthy of all worship. As we behold who God is, we are transformed in how we live, love, and trust Him.

20.7	God is incomparable	Isaiah 40:12-31
27.7	God is trinity	John 14:15-31
3.8	God is holy	Isaiah 6:1-7
10.8	God is good	Psalms 145:8-21
17.8	God is love	1 John 4:7-12

Prayer. Do you know there is a prayer group that meets at the Public school at 9am each week to pray for the work of the entire Church? Please join them if you would like to. And we also have a Prayer Chain (more a prayer email nowadays) where those who wish for prayer can contact Kerrie Pittman on 0414 171 642 & she will distribute your prayer points to a list of pray-ers (if you would like to be added to that list just contact Kerrie!)

Pastoral Prayer

Pray for Turkmenistan (Population 6.6 million, Christians 164,000). There is no freedom of religion in Turkmenistan and Christians are closely monitored. Printing or importing Christian materials, holding unofficial meetings, or even downloading Christian songs can result in a fine or a worse punishment. Please ask God to soften the hearts of the leadership, that they will find the hope of Jesus. Pray for unity among Christians and their leaders. Ask God to make a way for His Word and other Christian materials to reach believers hungry for Scripture.

Pray for Parsons. Pray for the mid-July children's ministry outreach events. Pray for clear minds & the right words during TEAM Japan's Annual Conference – 28 July – 2 August. 13 August, Parsons will be on their three-month Home Assignment. Pray for Sandra and her family, as her mum and dad both require full-time nursing care. Pray for the transition between Australia and Japan.

Pray for the work of the NSW General Assembly. Pray that the decisions made by the denomination will help each local Church to disciple its regulars and to reach out to the lost. Pray that we will focus on the major issues and efficiently deal with all other matters. Pray that as a denomination we will be aware of our responsibility to share God's word with all and love each other in such a way as the others see the presence of Jesus amongst us.

Pray for the homeless and those who are on own the streets today. Gracious Father, we thank You that every person is made in Your image and precious in Your sight. Please provide for the homeless—meeting their physical needs and drawing them to the hope and salvation found in Christ alone. Stir our hearts and Your church to love them in word and deed, that Your mercy would be displayed in our communities.

Song – Jerusalem <https://www.youtube.com/watch?v=g252SXZvdn4>

- | | |
|---|---|
| <p>1. See Him in Jerusalem
Walking where the crowds are
Once these streets had sung to Him
Now they cry for murder
Such a frail and lonely man
Holding up the heavy cross
See Him walking in Jerusalem
On the road to save us</p> | <p>4. See the empty tomb today
Death could not contain him
Once the servant of the world
Now in victory reigning
Lift your voices to the one
Who is seated on the throne
See him in the new Jerusalem
Praise the one who saved us</p> |
| <p>2. See him there upon the hill
Hear the scorn and laughter
Silent as a lamb he waits
Praying to the father
See the king who made the sun
And the moon and shining stars
Let the soldiers hold and nail him down
So that he could save them</p> | <p>Lift your voices to the one
Who is seated on the throne
See him in the new Jerusalem
Praise the one who saved us
Praise the one who saved us</p> |
| <p>3. See him there upon the cross
Now no longer breathing
Dust that formed the watching crowds
Takes the blood of Jesus
Feel the earth is shaking now
See the veil is split in two
And he stood before the wrath of God
Shielding sinners with his blood</p> | |

Bible Reading – Psalm 49 (NIV)

Hear this, all you peoples; listen, all who live in this world, 2 both low and high, rich and poor alike: 3 My mouth will speak words of wisdom; the meditation of my heart will give you understanding. 4 I will turn my ear to a proverb; with the harp I will expound my riddle: 5 Why should I fear when evil days come, when wicked deceivers surround me— 6 those who trust in their wealth and boast of their great riches? 7 No one can redeem the life of another or give to God a ransom for them— 8 the ransom for a life is costly, no payment is ever enough— 9 so that they should live on forever and not see decay. 10 For all can see that the wise die, that the foolish and the senseless also perish, leaving their wealth to others. 11 Their tombs will remain their houses forever, their dwellings for endless generations, though they had named lands after themselves. 12 People, despite their wealth, do not endure; they are like the beasts that perish. 13 This is the fate of those who trust in themselves, and of their followers, who approve their sayings. 14 They are like sheep and are destined to die; death will be their shepherd (but the upright will prevail over them in the morning). Their forms will decay in the grave, far from their princely mansions. 15 But God will redeem me from the realm of the dead; he will surely take me to himself. 16 Do not be overawed when others grow rich, when the splendour of their houses increases; 17 for they will take nothing with them when they die, their splendour will not descend with them. 18 Though while they live they count themselves blessed— and people praise you when you prosper— 19 they will join those who have gone before them, who will never again see the light of life. 20 People who have wealth but lack understanding are like the beasts that perish.

Sermon – In God we trust? (David W)

Sermon video link: <https://youtu.be/dwql7NN9ZaY>

1. A profound truth

Welcome everyone. I'm glad you've come this morning because listen up – I want to tell you something so wise, so profound, so deep and thoughtful that everyone in the world should hear it. Ok this is it here I go – rich people are all going to die.

Please excuse this crude paraphrase of the opening verses of Psalm 49 but in essence this is what it seems to be saying. The first 4 verses seem to promise us that some great truth is going to be revealed “*My mouth will speak words of wisdom; the meditation of my heart will give you understanding.*” And then he tells us that rich people are going to die and that they can't use their money to purchase immortality. Well duh!!!!

But is it such an obvious thing to say? Why does the psalmist feel he needs to say this at all? Well as with all true wisdom there are two components firstly knowing and secondly doing. Do people know that money and wealth can't buy them eternal life? Yes of course they do. Do they act as though this is the case? No! But what do I mean by saying that people don't act as though money and wealth can't buy them immortality?

Let's go back and look at the introduction again. The first thing I'd like to say is that Psalm 49 and Psalm 50 as well is that they take the form of a sermon. In most of the other psalms the writer is either praying or praising. In psalm 49 the writer is preaching. So, to whom is the psalmist preaching? Well, it would seem everyone: Hear this, all you peoples; listen, all who live in this world, both low and high rich & poor alike:”

Clearly, he feels that an excessive love of money is something that is a concern for rich and poor people. Poor people are in as much danger of desire for money and wealth as rich people are in danger of delighting in money and wealth. But more on this later.

In verses 3 and 4 the psalmist tries to impress on us the seriousness of what he is about to say. He is not just going to speak something that is wise and true but also something that he had seriously considered and completely believes himself “the meditation of my heart will give understanding” “I will turn my ear to a proverb” suggests that what he is saying is inspired by God and he’s not just speaking off the top of his head. Also, I will turn my ear to a proverb shows that he includes himself as someone who needs to hear these words of wisdom from God. Finally, by saying he will expound his riddle on the harp he is saying that he is trying to explain something that a lot of people don’t seem to understand – it’s a riddle to them. By using the harp, he is hoping that he will be able to move them, to affect the listener emotionally and not just at an intellectual level.

Ok so if anything by looking carefully at the introduction to Psalm 49 we have increased the sense of a build-up which as I said at the beginning seems a bit over the top for a message that seems fairly obvious. What is this message that the psalmist feels everyone in the entire world needs to hear?

I’d like to look at two main things that he seems to be saying. Firstly, he is pointing out the foolishness of people who in verse 6 “trust in their wealth and boast in their great riches” and secondly why people who trust in God should not be afraid or envious of the prosperity and power of wealthy people.

2. The stupidity of trusting in wealth

Every US dollar banknote has the words emblazoned on them IN GOD WE TRUST. More than a few people have commented on the irony of putting these words on the currency of the home of rampant capitalism. It is worth pointing out that trusting in money is a powerful rival to trusting in God because money in itself involves trust. When you hand me a \$10 bill it has no intrinsic value. But I’m trusting that you haven’t printed it yourself on your colour printer. When I deposit some money in a bank, I am trusting that it will be not only still there when I come back a few months later but there will actually be a bit more there because I have earned interest. Maybe because money itself inherently involves trust the psalmist has to be incredibly blunt and to the point in why we shouldn’t put our trust in wealth. The psalmist doesn’t muck about here. Trusting in wealth is stupid because money can’t stop you from dying.

Not even Elon Musk himself for all his billions of dollars of personal fortune, which I read somewhere apparently exceed the treasuries of some small countries, will be able to purchase immortality. But the psalmist is aware that what he is saying is a tad obvious. In verse 10 he is saying that you would have to be pretty stupid to think that money would stop you from physically dying. After all everyone dies whether they are wise or foolish.

Likewise, everyone knows that you can’t take your money with you. For all can see that the wise die that the foolish and the senseless also perish, leaving their wealth to others. Their tombs will remain their houses [b] forever, their dwellings for endless generations,

So, yes Elon Musk , Donald Trump, Bill Gates all know that they will die one day much as this may irk them. So, what do the rich do instead? They try to have their memory live on forever. That’s what the second half of verse 11 means though they had lands named after themselves. Wealthy people may know that their money won’t buy them immortality but they do try to use it to create a legacy. They name things after themselves; they lavish money on their tombs to be a lasting memorial. If you ever go to the university here you will wander around campus seeing signs that are usually hidden behind trees to places like the Auchmuty library, the Huxley library, the McMullin building.

Who were all these people? I don’t have a clue and nor do I suspect most of the people who pass through the uni. Were these people good people, bad people? I don’t know. Did they name these buildings after themselves or did other people name the buildings in their honour? I don’t know this either. But the point

is that only the name is remembered and even then, it won't be remembered forever. So, the psalmist says again in verse 12 that no matter how rich they are they will not endure. They will not endure physically and the memory of them will also not endure as it fades and eventually disappears altogether. In this they are no better off than animals.

But there is worse news for people who trust in their riches. And notice how he shifts the description in verse 12 of people with wealth to verse 13 those who trust in themselves and who have followers who approve of their sayings.

Just as a side note isn't that a marvellously economical way of describing the uber wealthy in our society as those who trust in themselves and who have followers who approve of their sayings. Anyway, back to the text. If physical death were all there was at the end of life, then chasing after money and trying to use it to live on forever at least in memory would just be pathetic. But verse 14 shows us that there is a future beyond the grave and it's not a happy one for those who have wealth and who trust in themselves. In the Old Testament the ideas of a heaven and a hell were not as well developed as by the time of the New Testament. Nevertheless, phrases such as "the upright will prevail over them in the morning" strongly point to the idea that there will be a day where those who have trusted in God will be honoured whereas those who have trusted in their wealth will have all the good things they enjoyed in life stripped away from them forever. Verse 15 shows the idea of an existence beyond death even more clearly where he writes: "But God will redeem me from the realm of the dead, he will surely take me to himself."

3. Don't fear or envy the wealthy

And it is this verse that brings me to the third point on your outline, which is why we shouldn't be afraid or envious of the power and prosperity of wealthy people. Verses 6 to 14 are pointing out the folly of trusting in wealth. Verses 15 to the end are more addressed to those who claim to trust in God and serve as a warning not to be afraid or envious of the wealthy. Firstly, unlike those who trust in their wealth, those who trust in God don't need to be afraid of death. The psalmist is quite convinced when he says that "God will redeem me from the realm of the dead; he will surely take me to himself"

So, you would think that the fact that those who trust in God will be spared from death would be the end of the matter. Why on earth should we fear or envy those who trust in wealth when we who trust in God are spared of the very thing that makes their lives not only futile but also ultimately tragic?

But sadly, we all remain fallen people and the lure of wealth continues to pull at us even after we have decided to put our trust in God alone. There are a number of things that could be said about verses 16 to 20 but I'd like to look especially at verse 18 "Though while they live, they count themselves blessed"

One of the ways we can tell whether we are trusting in God or not is to think about what is it in life that makes us think that we have been really blessed. We all know that materialism tends to result in people wanting more and more and never being satisfied. But I think we need to be really careful to feel as though we are somehow very righteous and trusting in God if we are happy with the things we have. In Luke chapter 12 the rich fool is not setting out to become richer. In fact, he has reached a point in his life where he feels that he has now made enough money and can now eat, drink and be merry. Could there be a modern-day version of this parable?

The shares portfolio of a rich Balmain financial planner produced a good dividend. He thought to himself, what shall I do? I live in a small terrace house and I have no room to store my children. Then he said this is what I'll do. I will sell up my house and build a bigger one up the coast. I'll drop back to working 3 days a week and then I'll enjoy a much more relaxed lifestyle near the beach.

For a long time now there has been a lot in the media about “downsizing”, giving up the highly paid high-pressure job and moving out of the city to find a simpler and more easy-going lifestyle. Maybe this is why shows like *Seachange* struck such a chord with Australian television viewers. But whether we are relentlessly chasing after money by working 12-hour days as a corporate lawyer or whether we are sitting back sipping pina coladas enjoying the good life on the balcony of our place near the beach in both cases we are trusting in our wealth and the things of this world to make us happy. To delight in the things that money and wealth bring us without any thought for God can be just as bad as desiring wealth and money with no thought for God.

Please don't get me wrong here. Contentment with what we have is a good thing. Likewise, there are people who “downsize” for good reasons eg to spend more time with their families or to enable them to give more time to the church or other gospel ministries. But the question remains would we be equally content with life if the material things we enjoy in life were suddenly taken away from us? Would we still consider ourselves blessed by God if all that we own house, car, stereo, TV were all gone? Would we really be able to say like Job when all his wealth and his family were stripped from him suddenly: “Naked I came from my mother's womb and naked I will depart. The Lord gave and the Lord has taken away; may the name of the Lord be praised”?

But the trouble is that the wealthy often seem so happy now. What's more we are constantly bombarded with the world's propaganda that praises those who prosper, those who are successful. We are told to look up to the wealthy, to aspire to be like them, to own what they own and wear what they wear. Remember verse 13 that the wealthy have followers who approve of their sayings. Why do people watch shows like *lifestyles of the rich and famous*? Why isn't there a similar show *lifestyle of the poor and destitute*. Who hasn't at some point in time just casually flicked through a *Better Homes and Gardens* magazine and sighed wistfully when we look at the nice houses of people who have more money than us?

It is because the temptation to be overawed when a man grows rich is so strong that the psalmist feels he needs to remind us again of the end of prosperous sinners. Yes, they may appear happy now but, in the end, they will die and they will be no better off for ever having lived. What's more, wealthy sinners will not only die and take nothing with them, they will in the words of verse 19 they will join those who have gone before them, who will never again see the light of life. That is to say they will, like their ancestors who also trusted in their wealth, like the fathers in whose footsteps they are following, they will be sent to a place of eternal darkness. And so, he concludes the psalm with his final radical contrast to the world's attitude when he says that:

People who have wealth but lack understanding are like the beasts that perish. The rich who don't understand that God is the creator and Lord of the whole universe and who therefore don't trust their lives to him are actually to be pitied because for all their wealth, for all their power and influence in the end they are no better off than sheep (see verse 14 as well) that live only to be slaughtered and eaten.

4. The ransom for a life is costly

So, there you have it – Psalm 49 a psalm that speaks to all people about the folly of trusting in wealth and also how those who trust in God should not fear or envy the wealthy. And yet in another sense it seems strangely incomplete. Yes, we are told that the psalmist doesn't fear death because he trusts that God will redeem his life from the grave but we don't have any idea how he will do this. We also have the intriguing reference in verse 8, which says, “the ransom for a life is costly”. What does this mean?

Well, here we have an advantage over the author in that we are living after the death and resurrection of Jesus. The psalmist was left with a dilemma in that he knew the cost of ransoming a life was very high and yet somehow, he also trusted that God would save his life from the grave. We know that the cost of

ransoming the lives of people who trust in God was high, very high, it took nothing less than the death of God's own Son on the cross and his resurrection on the third day to pay the price to enable us to live forever with God. So, since Jesus is the means by which we can be redeemed from the grave we can have confidence in the words of Jesus in Luke 12: 32-33 "Do not be afraid, little flock, for your Father has been pleased to give you the kingdom. Sell your possessions and give to the poor. Provide purses for yourselves that will not wear out, a treasure in heaven that will never fail, where no thief comes near and no moth destroys. For where your treasure is, there your heart will be also.

The kingdom. A treasure in heaven that will never fail. One of the biggest problems we all have is a lack of appreciation of eternal life. Heaven, eternal life, the kingdom often seems abstract whereas money, possessions, wealth seem so real, so concrete. But if anything the reverse is true. Heaven is the ultimate reality. Money, possessions, wealth are but shadows of that ultimate reality. In CS Lewis's book *The Last Battle* one of the characters describes heaven like this "I have come home at last! This is my real country! I belong here. This is the land I have been looking for all my life, though I never knew it till now. The reason we loved the old Narnia is that it sometimes looked a little like this."

The ransom for a life, our lives, to redeem us from the realm of the dead and take us to be with God forever was costly but we didn't pay the cost. It was an act of amazing grace. So, let's finish our service with the great old hymn *Amazing Grace*.

Song – Amazing Grace

<https://www.youtube.com/watch?v=A0gLntLIBYw>

- | | |
|---|---|
| <p>1. Amazing grace how sweet the sound
That saved a wretch like me
I once was lost, but now I'm found
Was blind but now I see</p> | <p>This grace that brought me safe thus far
And grace will lead me home</p> |
| <p>2. 'Twas grace that taught my heart to fear
And grace my fears relieved
How precious did that grace appear
The hour I first believed</p> | <p>4. When we've been here ten thousand
years
Bright, shining as the sun
We've no less days to sing God's praise
Than when we first begun</p> |
| <p>3. Through many dangers, toils, and snares
I have already come</p> | <p>5. Amazing grace how sweet the sound
That saved a wretch like me
I once was lost, but now I'm found
Was blind but now I see</p> |

Benediction ³¹ *But seek his kingdom, and these things will be given to you as well.* ³² *"Do not be afraid, little flock, for your Father has been pleased to give you the kingdom.* ³³ *Sell your possessions and give to the poor. Provide purses for yourselves that will not wear out, a treasure in heaven that will never fail, where no thief comes near and no moth destroys.* ³⁴ *For where your treasure is, there your heart will be also."* (Luke 12:31-34)