

Series: **BRIDGE TO NOWHERE** - January 18, 2009

## WHERE IS GOD IN A FINANCIAL MELTDOWN?

Matthew 6:19-34

### I. INTRO

- A. This morning I'd like to talk about financial situation our country—and our world is in at the moment—because it has affected **everyone**. Including us. There's an A&E TV show I've occasionally seen that comes to mind. Know what it is? **When Good Times Go Bad!**

-This downturn has hit us harder than anything I can remember. What's scary is to watch what appeared to be solid, investment firms going down in flames—some of them after 150 years of history. We read about the US government handing out a 700 **billion** dollar bailout to Fannie Mae and Freddie Mac—and bailing out US auto manufacturers. And now **more** money—seemingly to the very people who are partly responsible for getting us into the mess.

-Then the whole mess went global. Reuters reported that in the last 12 months, \$12.4 trillion of the global stock market wealth has simply **evaporated!** The pictures they're showing of people who run and deal in all this stuff do not show happy faces.

-Of course, the latest weird news is that Larry Flynt, a major player in the porn industry is asking for a federal bailout!

1. There **are** some good things happening. I want to buy a toaster the other day, and it came with a bank! Want to hear another one? A stockbroker has recently been redefined as someone who invests your money until it's gone! One more. What's an optimistic banker? A banker who irons five shirts on Sunday!
2. But humor isn't the exact emotion that comes to mind, is it. There's a **lot** of anger. Finger-pointing. Blaming. People are angry at leaders and corporations. One corporation got a bailout from the government—and then took it's executives on a luxury retreat that cost almost a half million dollars. People were **smoking!**
3. And there's an **immense** amount of loss. A friend here at The Olive Branch told me of someone he knew who had \$20 million—and in a **single** week—lost \$19 of it. The former CEO of AIG saw the value of his holdings drop \$15 billion in a single day. Now he's only a millionaire!

-But sometimes the people most hurt, most crushed in times like these are people who don't have much to begin with. A retiree whose fixed income has become **unfixed**. People who were planning on retirement; people planning on sending children to university; people who used to have good jobs—all facing a totally different reality. And it's **hard!**

- B. So...where **is** God? I have fantastic news this morning—and I'm not trying to be clever or smug—God is He has always been. God is **faithful** now, just as He was

during the Great Depression, the World Wars—and as He has been in the **countless** financial downturns and other messes people who love Him have found themselves in. -We get greedy and fearful—take risks we shouldn't—buy more home and more life than we should. When we screw up—when **good times go bad**—God remains steady, powerful, compassionate—the same, really. And in the worst of times—He offers hope.

-Maybe the question isn't, **Where is God?** Maybe the question is more like—**Where are we?** And what do we need to learn about what really matters? And what really doesn't.

### III. THE UP SIDE OF A DOWNTURN

A. Now—at the top end her, I just want to give a disclaimer. Because I'm so uninformed when it comes to finances—especially a financial crisis like this--I've borrowed what I'm going to say from a number of resources. There are people who've done way more research and thinking than I have—so just think of me as a piece of pipe—bringing information your way, okay?

1. In this mess, the **one** thing that doesn't need pointed out is the **fear** people are feeling. Everyone wonders, "What's going on—and what's going to happen?" So—here's the question. What does the smartest man in the world, when it comes to money, have to say about what we're facing? Anyone know who that that person is? It's **Jesus**.

-Jesus said more about money than He did about prayer—probably because He knew it would compete with Him for first place in most people's hearts. Jesus was **brilliant**; more than any other person—He knew how the human heart works—and He knew how the world works. And He knew that money would **always** be a big deal in our world.

-I think Jesus might use this financial crisis to pull the mask off money—and expose the myths that always seem to swirl around it. If you'll remember—He says that wealth is **deceitful**. By promising what it can **never** deliver—it lures us into trading away a fruitful life for a harvest of weeds. We talked about that two weeks ago.

-What Jesus had to say shatters some of the myths people believe about money.

2. I think that one of the things He would say is that times like these expose the myth in our world that **money brings security**. That's what **we** are tempted to believe—and that's why money can become such a big deal in our lives.

-When life is going well, and our stock is up, cotton's high, Daddy's rich and Mama's pretty—we tend to live as if our bodies will get thinner, our hair thicker and our skin smoother. We start to live as if prices on houses in the GTA will drop when we need to buy one, and then increase in value 20% per year from then on. We can begin to think that if our salary goes up, and we have a big enough savings account and money invested for retirement—we'll be **secure**.

-I have something important to tell you that you may not know: **downturns happen!** They **always** have! I mean, we're never in control anyway, but when a crisis like this comes, the reason people panic isn't because bad things are happening. Bad things happen all the time. It's because this myth of security is exposed—and we **suddenly** realize how vulnerable we really are—and how **totally unable** money is to save us. And the **truth** about our lives is the every day our lives are suspended by a fragile thread—but money gives us the illusion that we're secure.

3. In the greatest message ever given, Jesus said this:

**“Don't store up treasures here on earth, where moths eat them and rust destroys them, and where thieves break in and steal. Store your treasures in heaven, where moths and rust cannot destroy, and thieves do not break in and steal. Wherever your treasure is, there the desires of your heart will also be.” (Matthew 6:19-21 NLT)**

-Please understand, friends, I'm not making light of the pain you are in—or anyone is in. But **somehow** we need to understand that money and stuff and investments and all the security it **seems** to bring is an illusion. It's a magic trick. If there's **anything** we need to be liberated from—freed from—it's the sense of control; that money is worth giving our one and only life for—and that money can save the day when the chips are down. Money—and **all** it buys are vulnerable. Jesus said at the end of this talk, “If you build your life on anything else but what I'm teaching you—it may last for a while, but the storm **will** come. It **will** come—and when it does everything you've built on that false foundation **will** be swept away.”

4. Take these words off the page—and imagine them—see them as they really are. God the Son sitting down with us, telling us, “I know a thing or two about how this world is put together. I know a thing or two about history. I know a thing or two about what lasts and what doesn't. Will you trust me on this? Will you **build something that lasts ON something that lasts?** Something that does cave in, get instantly swept away in storms.

-These days, every night on CNN or somewhere else we get the report on the stock exchange. Up—down—up—up—DOWN—**DOWN**. What if they featured a report on the character of God every day? God's character...**unchanged**. God's compassion? Unchanged. God's patience with people who goof up? Unchanged. God's mercy and love and commitment to justice? **Unchanged. Unchanged. UNCHANGED!**

-The financial market has changed—but nothing in Heaven has changed. God's plan to make all things new hasn't changed. Parliament doesn't vote on this. God's kingdom will never wait in the halls of Congress to see if they get a bailout. By the way, things are going **very** well in God's Kingdom—God's sphere of influence. **You and I need to make sure where we place our confidence—and where we go for security.**

- B. There's another value of our world that times like this can expose for us as myth: **More will make you happy.** The truth is that **MORE** becomes the god that we worship in place of the God of the universe. Jesus goes on to say in this passage on money:

**“No one can serve two masters. For you will hate one and love the other; you will be devoted to one and despise the other. You cannot serve both God and money. (Matthew 6:24 NLT)**

It really gets down to **who** or **what** you and I turn to and devote our lives to—thinking it will make us happy. What most of our decisions are based on—you know, the job we hold, how we spend our time, the vacations we take, cars and stuff we buy. Before Jesus told the story about the rich farmer who kept stockpiling stuff, he said:

**“...Beware! Guard against every kind of greed. Life is not measured by how much you own.” (Luke 12:15 NLT)**

-Paul, a very wise leader in the early church later expanded on this:

**Yet true godliness with contentment is itself great wealth...But people who long to be rich fall into temptation and are trapped by many foolish and harmful desires that plunge them into ruin and destruction. (1 Timothy 6:6,9 NLT)**

1. Question: Do you and I live in a part of the world that tempts us to get rich. Like, creating, maintaining and protecting and using money is very important? The messages blasted at us every single day say, “Satisfaction comes from having more and more and more and—and **better**—and more and more...”  
-Last week I was reading an online article by Richard Cohen entitled: **Premiumize or Perish.** He features a guy named Thomas Pinnau who works for Mars Candy. Guess what his job title is: Vice-President of **Indulgence.** He came up with the idea of **M&M Premiums.** By the way, for \$100, you can special order M&Ms with your **face** on them! The ultimate consumer options--**consume yourself.** For \$25 bucks you can buy a bottle of Tasmanian Water—bottled where there is supposedly the cleanest air in the world. Or—you can buy **Renova Black.** Know what that is? Premiumized toilet paper—at 4 bucks a roll. I'm not making this up!

-Author John Ortberg says that out on the East coast, a builder of **McMansions**--huge luxury homes where no expense is spared, has this slogan, prominently featured in their newspaper ads: **We sell what nobody needs!** Ortberg says, “Of course, the human condition is that **we need what nobody sells!**” It was the housing market—people buying more home than they could afford that started the whole row of dominos falling.

2. One guy I read about made a very interesting statement—that really almost puts an exclamation point on what Jesus says about money. He went to a prominent business school in the states that used the case study approach. Their profs would talk to them about corporations--they would examine them, analyze them—and then the profs would ask; “Okay students, who's winning

today: ***Greed or fear?***” Those were the only two choices. When a company was doing well, ***greed*** was in the driver’s seat; but when a company was doing poorly, the economy was going belly-up, ***fear*** was in the driver’s seat. There are apparently just two options in the economy: Greed and fear.

-What’s in the driver’s seat in this economy? I’d say ***fear***. Courage has dissipated; people are whining; sad; angry; afraid. In fact, the US has changed their currency to reflect the economy.

**[PICTURE OF ONE DOLLAR BILL].**

George is ***not*** having a good day, is he? If you can read the fine print on the bill, it says, ***In God We Trust!*** But it’s not really true—which is why ***fear*** reigns when Mr. Dollar is sick. Canada has the sense to not even ***put*** that on their money!

-See, ***In God We Trust*** doesn’t need to be printed on money; it needs to be printed in our hearts.

3. Interesting, isn’t it, that Jesus in talking about money addresses ***both*** greed—making money god—and fear in the same passage. After talking about greed—where money is the goal of our lives—and the worry and anxiety that fear brings, He says:

**“That is why I tell you not to worry about everyday life—whether you have enough food and drink, or enough clothes to wear. Isn’t life more than food, and your body more than clothing? (Matthew 6:25 NLT)**

Jesus says, “Why would you give yourself an ulcer over food and housing and clothing—when you have a Heavenly Father who values you infinitely more than the birds and flowers He lavishes attention on!! Fear and worry are absolutely useless!” His advice? “Live by ***faith***, not ***fear***.”

**“So don’t worry about these things, saying, ‘What will we eat? What will we drink? What will we wear?’ These things dominate the thoughts of unbelievers, but your heavenly Father already knows all your needs. Seek the Kingdom of God above all else, and live righteously, and he will give you everything you need. (Matthew 6:31-33 NLT)**

4. Now, here’s the interesting thing about where we find ourselves. Greed is one of those sins that is very tricky—almost impossible to see in ourselves. With other sins—we pretty much know. If I steal, or murder, or commit adultery, I ***know*** it. The thing about greed is that I can always find someone who grasps more for the dollar—and spends it more extravagantly than I do—so that I look ***good*** by comparison, right?

-One author put it like this: “If there’s a choir of talented people singing—and someone is singing off-key, who’s the ***last*** to know? It’s the one who’s off-key! Greed is ***that*** elusive. We don’t see it.

-Maybe that’s why God allows downturns. ***Fear*** is not elusive! Man, it’s in your face! Fear can be a blessing if it keeps you from wrecking your life. It shouts to

me that I've staked my future on the wrong thing; something that **cannot** be trusted. Something that is finicky, whack-o, temperamental, and **not** worthy of my trust.

-If I may translate what Jesus consistently says about money, it's this: Money, in and of itself, is a **BRIDGE TO NOWHERE!** Crass. Blunt. But, actually—true. Travel far enough on that bridge, and at the end of your life or before, it'll dump you off the end into a place you don't **want** to be.

- C. There's one more myth we believe about money that gets exposed in a time like this. It's the **MYTH OF OWNERSHIP**. Anyone know what a two year old's favorite word is? **No!** Know what their second favorite word is? **Mine!** Crazy, isn't it—that a 2 year old would actually think that they **own** something! Silly. Man does this word go deep in us! We really think own what we have. The Bible says differently:

**The earth is the Lord's, and everything in it. The world and all its people belong to him. (Psalm 24:1 NLT)**

**For all the animals of the forest are mine, and I own the cattle on a thousand hills. I know every bird on the mountains, and all the animals of the field are mine. (Psalm 50:10-11 NLT)**

**The silver is mine, and the gold is mine, says the Lord of Heaven's Armies. (Haggai 2:8 NLT)**

-Who does everything belong to? What do we get to take with us? Jesus consistently said that we are **stewards** of what we have. Do **stewards** own? No. They manage.

1. My money is **not** my money. Your money is **not** your money. Not really. It's been placed in our hands for a little bit of time here. We get to use it for a while—and then we have to account to the true owner for what we've done with His money. That much is **very** clear in Jesus' teaching.

-Jesus told us the truth; He said--don't worship it, don't serve it, don't cling to it, don't let it into your heart. And don't let it create your sense of identity. Don't let it make you proud—or think that you're better than others when it piles up in your account. And, best of all—**don't get ground up about it! Don't get anxious about it!** The God who owns it all, the God who allowed you to have it—is **your provider**. He gives us our daily bread. He loves us more than birds and wildflowers—so **TRUST HIM!**

2. The fact that He owns it, though, means something else. If I am just managing God's resources, then that means I'm responsible to use them in the ways that **He** would want me to.

-Question. What do you think is close to God's heart on this planet? Think it's expensive cars, McMansions, Blackberry's and personalized M&Ms—and bottled water from Tasmania? I think it's people. Jesus said that if we **love God with ALL our heart, soul, strength and mind—and love others as we**

**love ourselves**—we will fulfill God’s plan for our lives. Truth is, when it comes to money, we will be **most** tempted to make sure we love ourselves—and then **maybe** love God and others if there’s anything left

-And if that’s how you and I live—we are the ones who get cheated. We get cheated out of peace—there’s only anxiety down that path. We get cheated out of making a difference—cause the **only** way to make a difference is to learn to give. We ultimately build a crooked life on a screwed up foundation. So, if we don’t want to end up stuck on a bridge to nowhere—we have **got** to decide who’s telling us the truth.

### III. OPPORTUNITIES IN TIMES LIKE THESE

- A. Can we just be transparently honest for a few minutes in closing? One of our problems as believers is that we are **more** likely to believe the smart, successful people of Wall Street and Bay Street and Merrill Lynch than what God has to say. It’s called the **deceitfulness of wealth**. And sometimes Jesus’ people give him lip service on their devotion—while they’re playing games with what He said—and building their lives on a foundation Jesus said is made of sand.

-Interesting, isn’t it, that when the storms like this one come, and they **always** do, people, corporations and government agencies always want to find **someone** to blame for their problems. And there’s plenty of blame to go around. But **blaming** is not very helpful. What we need to do is **learn**. There was a great article in **Time** called, **The Price of Greed**. The authors said this:

**Coping in this new world will require adjustments by millions of [North] Americans. We will *all* have to start living within our means—or preferably, below them. (Time, Sept. 27, 2008. Serwer and Sloan)**

-Would you be interested in know what the Bible says about using money wisely?

1. I’ve already mentioned the first thing. Let me restate it like this: Why does the government force us to wear seatbelts—and buy auto insurance? Drive long enough, and you will probably be involved in an accident. My point: **Downturns are inevitable! They will happen.**

-All you have to do is look at the course of the past 30 years. There was a downturn in the mid-70s—and a gas shortage. Anyone remember Black Monday, October 19, 1987—when all the stock markets crashed? Then there was 1991-1992—when the bottom dropped out of the housing market here in Toronto; there was 9-11 in Sept. of 2001—and now this. I hate to tell you the bad news—but **this one won’t be the last!**

2. Here’s what happens. These downturns **ruthlessly expose any weaknesses in our financial strategies**. Think about when it is that your car battery doesn’t work? It’s on a nasty winter morning—like this! Strain always exposes weaknesses. Think of some of the high wire acts we get into with our money: \*We load up on high-risk stock—hoping to make a lot of money—QUICK.

\*We load up on credit card debt—thinking someday we'll just magically pay it off. Besides--it's available!

\*We buy a bigger house at a variable rate mortgage—thinking that the value of homes will just keep heading for the moon.

-Man—the **consequences** of this stuff are painful! My point in mentioning it is **not** to make anyone feel bad. We just need to learn—and come up with a better plan on **how** we do our finances.

3. And **that's** where the overall wisdom of what the Bible says about handling money is a firm foundation. The first principle is to **work hard and earn honestly**. The Bible warns about get rich quick schemes and anything that smells like someone is trying to get money **without** working. In fact, the principle in the early church—an extremely generous group—was that if you won't work, you shouldn't eat. **Tough love!** But it says that we should work enthusiastically—as if the Lord was our boss!

-And the Book of Proverbs is very pointed in what it says about laziness.

**Lazy people want much but get little, but those who work hard will prosper. (Proverbs 13:4 NLT)**

4. This Proverb leads us to a second biblical principle: **Live well within your means**. Create margin. Don't spend what you don't have. The implication of what this proverb says is quite profound. Solomon, in talking about learning a lesson from the lowly ant, says that they seem to know **how much** needs to be stored for winter. It would not be a good thing to run out of food about halfway through winter. The consistent message all through the Bible is to simply be wise. Be content. Don't covet what you don't have.

-Does anyone know what you and I have to do to live within our means? Figure out what your total income is—and **develop a budget**—a giving/saving/spending plan that will keep you within the boundaries of what you have to work with. Not fun—but necessary and **less** pain than a crushing, haunting load of debt.

5. And that brings us to a third biblical principle: **Avoid debt like the plague**. A number of stories Jesus told were about people caught in debt—and it was **never** a good thing. The book of Proverbs says,

**Just as the rich rule the poor, so the borrower is servant to the lender. (Proverbs 22:7 NLT)**

-How many ads do you hear every week that say, "No money down! Don't pay until 2010!" If you buy it now, how many of you think that by 2010 you'll **still** be fascinated with it! The philosophy of our world—which wrecked the economy—is **buy now, pay later**. The Bible teaches a radical new plan. **Pay now, buy later!** It's reasonable to have an **affordable** mortgage, but credit-card/consumer debt can take you down! If possible, save and pay cash for a

good used car. If you use a credit card, make yourself totally unpopular with the bank you get it from—**pay the balance in full every month!** If you can't do that, put all your cards on a piece of aluminum foil, heat your oven to 450 degrees—and make yourself a **wonderful, priceless** work of art to hang by the place where you pay your bills. Debt is **never** your friend!

6. A fourth biblical principle. **Save for the future.** Solomon says, “Even **ants** know this! Duh!” Our lesson in watching CNN is...**stuff happens.** Life can be unpredictable. In the course of normal living, we lose jobs, furnaces quit, cars get weird, roofs need replaced, braces **happen**, medical emergencies do come up—I mean, life can be unpredictable. And some things are quite predictable—like some form of retirement.

-Friends, there's a **wide** range of attitudes about money that goes from hoarding money out of fear to the total **hacuna matata—NO WORRIES** approach. I believe God expects us to trust him and not money—and I believe that God has given us—and expects us to use our brains--the ability to think and plan. Saving has a wonderful side to it—called **interest.** Saving not only keeps you out of the borrowing category—it allows you to give to OTHER people in a crisis.

7. The fifth biblical principle: **Give generously to those in need.** The amount of Scripture supporting this principle, friends, is **massive.** Over and over and over again it's clear; when we help people in need, God smiles. To go through life and use your money pretty much for yourself is unthinkable—especially in an affluent part of the world like ours.

-This is not a **throw them your spare change** philosophy. In fact, on several occasions, Jesus told his followers to sell their possessions and give to those in need. Jesus said that when we help people in need, we're really helping **Him.** I don't know about you—but I don't want to be throwing my spare change at Jesus.

-The Book of Proverbs is quite blunt on stacking what we have all around ourselves:

**Whoever gives to the poor will lack nothing, but those who close their eyes to poverty will be cursed. (Proverbs 28:27 NLT)**

-Maybe the only good thing about tough financial times like these is that we, as followers of Jesus, will have the **privilege** of helping people in need. Some of you may have to learn the **grace of receiving**, which is sometimes tougher than giving. **Receiving** is humbling. Humbling is **good** for **other** people—but hard for **us** to do!

- B. If you take a course or do any research on managing money—you'll find these five principles I've mentioned are common.

1. **Work hard**
2. **Develop a budget**
3. **Avoid debt**
4. **Save and invest, and**
5. **Give back.**

This isn't brain surgery—but it *is* surprising that our government doesn't do it!

-There are two things that you *won't* find in those books. One is our calling to give and support what Jesus is doing to make all things—and all people right. In a world sliding toward chaos--it's one of the most profound investment opportunities in the world. I'm going to talk about that more in a couple of weeks.

-But if we're actually going to do that—and we're going to not just *survive* this time of incredible fear—but *thrive* in it—we have to learn something very, *very* important. That God is in control—and He is *faithful*, and He can be *trusted*.

1. Interesting, isn't it, that long before brilliant business pros would talk about the twin motivators, *greed and fear*, Jesus would teach about both in the same passage. And Jesus would say that *greed* is a bridge to nowhere—and so is fear.

-He says, "You have to choose which God you will serve. If you're stockpiling a bunch of treasure in this life—in this world system we live in, then it will be vulnerable. And if your treasure is vulnerable—your *heart and your future* will be vulnerable—especially to fear and anxiety.

2. The question is—will you trust God with your money, your possessions and your future? You can't do that recreationally. What I mean is that faith—trust—comes by *acts* of faith, *acts* of trust.

-The only way to find out if you can trust God with your money—with your whole financial security—is to actually *do* it. Can you pray—and just turn things over to Him? Sure you can do that—but then you have to listen to what He says—do what He asks you to do. And when you obey him, when you open your hands—and *let go*, you find something out.

-Know what you find? How *big* God is. How *massive* his plan is. That when He decides to care for his children—people He dearly loves—*nothing can stand in his way!* Downturns. Depressions. Set-backs. Market failures. Those things may affect the bottom-line balance on our investments and checking account, but they don't *touch* who we are and who God is—and the fact that He is absolutely, completely, unfailingly faithful! He is! But, see, I can't *talk you into that*. You have to test it for yourself—and trust God in ever increasing ways.

-And over time—you will find that what Jesus said is *true!* There is a Father in Heaven who loves you more than you would *ever* imagine. His eyes are on you *all the time*. And He asks, "Do you *believe* I really, really love you? I *can* be trusted; will *you* lay down your fear—and *trust* me?"

#### IV. CLOSING

- A. Thomas Obadiah Chisholm was born in a log cabin in 1866--the year after the Civil war in the states. He taught school for a while; served as an editor of a local newspaper—and then as a Methodist minister for a few years. But because he was plagued by poor health, he had to quit—and then sold life insurance until he retired at the age of 87. Thomas Chisholm died in 1960 at the Methodist Home for the Aged, Ocean Grove, New Jersey.

-In many ways his life was quite unremarkable—except for one song he wrote. It's a favorite of mine. We sang it at both my Dad's funeral—and my Mom's—and Lori's Dad's. ***Great Is Thy Faithfulness.***

- B. That song has been sung by followers of Jesus through just about any mess you can imagine. It was around during the Great Depression, and through World War 2. Parents sang it—when their sons were missing in action in Vietnam—or on the streets of Toronto. People have sung it in times of victory when things were going really, ***really*** well—and in times of profound, profound loss. It's powerful—because it's true. God's faithfulness is ***profound***. And we're going to close with it this morning. I hope it finds it's way from your head—to your heart—and deep into your soul.