



Who's afraid of the ... financial downturn?

Church of the Spirit, Kingstowne January 11, 2009

From Psalm 119 (NLT)

O God, do not be far from me; O my God, make haste to help me! In you, O Lord, I take refuge; let me never be put to shame. Yes, I will hope continually, and will praise you yet more and more. For you who have done great things, O God, who is like you? So you, O Lord, are my hope, my trust, O Lord, has been in you from my youth.

Intro to message: Last week we started a series of messages about fear. Well, really, I'm afraid that talking about fear is kind of dismal, so what we're really talking about is how to live with more confidence. Christ Followers can know deep inside that when they trust God they have the confidence they need to get up and get going. To get up and get going. Fear often stops you in your tracks. It keeps you from performing up to your best. But when you have confidence you can overcome obstacles and meet challenges and boldly go where you need to go. God asks you to do more than sit still. To be a Christ Follower is to do more than sit and wait for God to answer your prayers or give you a sign. God has not invited you to be a Christ waiter or a Christ ignorer or even a Christ leader. God asks you to become a Christ Follower, and that means learning to trust God enough to let him lead you.

Now that's good news for a change, when the rest of the news out there is not so good. Let me ask you ... financially are you better off than you were a couple of years ago? Have you paid off your credit cards? Is your job not only secure but paying you more and more each year? Or are you just glad to have a job and glad to have a COLA this year? I feel for those of you who are self-employed, or run a small business. There's so much to worry about, so many bills to pay and so little extra money to go around. It's a scary time.

I must say it's been an odd few months, listening to politicians and watching the talking heads on TV all look for someone to blame for this mess. There are plenty of culprits in this story. There are the Wall Street folk and the overpaid CEO's and the mortgage lenders and brokers and the political appointees. It seems odd that you don't often hear anyone accept blame for the crisis. It seems to me we all share in making this happen, one way or another. And it's absolutely amazing to me (because I am not an economist or a politician) it's amazing to me that the solution for our economic problems and growing national debt is a stimulus package given to us so we can spend more money. Anyone else find that odd? We're supposed to spend ourselves out of this mess. And I thought we got into it by spending more than we had ... like on bigger houses and riskier mortgages and all the rest. But, what do I know?

Well I know this. When in doubt I go back to the book. In the

Bible God offers us guidance on a whole menu of human challenges. For example, did you know when it comes to money, the Bible has more verses on this subject than it does on forgiveness? God offers us advice on how to make money, how to spend it, how to save it and what not to do with it. Most of all, God reminds us that he is God and not our money. That's something you can easily forget. Here's something else that is easy to forget ... we can all too easily overlook the cost of seeing money as a goal for our lives. For instance:

The average American shops 6 hours a week, but plays with their kids for less than one hour a week.

By the age of 20 most Americans have seen over one million TV commercials. (And how many Bible verses will they have read?)

In recent years, more Americans have declared bankruptcy each year than graduated from college. (Actually, with my son in college, I see a connection between the two ...)

In 90% of divorce cases, arguments about money played a prominent role.

There's one more statistic that's important to note here: people who earned over \$200,000 a year die at the same rate as people who earn only \$30,000 a year. We all leave this world, folks, that's 100% certain. And we will all leave behind the money we have collected and the things we have bought. As a theologian named Don Henley (who used to play with the Eagles) said, "You don't see no hearses with luggage racks baby."

Still, we all worry about money. If you don't have enough money to pay even your most basic bills, it's a big worry I am sure. You know, we have some people in the congregation here who live at, or below, the poverty level, yes even here in prosperous Fairfax County. For them, buying medicine or paying to get the car fixed is a huge challenge. A lot of times it just can't be done. For others of us, the financial downturn has meant tightening belts. On the whole my belts have been pretty tight for a while, but that's a different story. So for many of us money is tighter, things cost more, there is less income than before. But even

people who have a lot of money still have a lot of worries (or so I am told). You worry about managing your money and investing it wisely. For you the big drop in the stock market must have been a frustrating thing to watch. Your pension fund or your IRA or your college savings funds are now worth a lot less. That's a hard thing. And so whether you have a lot or a little, there's lots to worry about.

Last week, when I talked about how to handle our fear of the future, I reminded you that it's not really the future that's scary. It's the unknown. It's not knowing what might happen. Really the fear of the future, is a fear of being out of control, not the fear of the future itself. So too, this week, the fear we have about financial problems is not really a fear about money, but about something bigger, something in fact, that is a spiritual issue for us. Our fears have to do with finding a sense of security in this world.

Money is supposed to offer you a sense of security. Does it? We easily buy into the notion expressed famously by Mae West, *"I've had less and I've had more, and honey, more is better."* Sounds right, from the world's perspective. Only that's so different from Paul in the Bible who writes, *"I've had less and I've had more and I've learned to be content no matter how much I have."* Paul explains why too ... because he's not just trying hard to be a good sport about things. Instead he says *"For I can do everything with the help of Christ who gives me the strength I need."* [Philippians 4:12-13] Notice Paul doesn't say because God gives me all the money I need, or that God gives me all the opportunities I need. No, Paul reminds you God offers you the strength to make it through whatever challenges face you in the week ahead. And what's that worth to you? To me that's worth more than I can afford because here again I find my confidence in God. He becomes the source of my hope and my security, not my savings account.

I'm not naive. Take away my house and I'll be in trouble. Cut my salary in half and I am not sure how I will pay my bills. Make me live on just disability pay and I'll have a challenge doing more than just making do. I know that. I also know this, as a famous poet said centuries ago: *"He loseth nothing that loseth not God"* [George Herbert]. So long as I can keep God in my life, I have not lost the most important thing, the thing of greatest value to me. The Bible teaches this same thing when it says: *"What then are we to say about these things? If God is for us, who is against us?"* [Romans 8:31] Here again, Paul reminds us that losing God means losing out on everything. But with God we can make it through whatever comes. He should know. He'd been tortured, arrested, beaten, and left for dead many times. Makes it less naive when he says:

"What will separate us from the love of Christ? Will hardship, or distress, or persecution, or famine, or nakedness, or peril, or sword ... No, in all these things we are more than conquerors

through him who loved us. For I am convinced that neither death, nor life, nor angels, nor rulers, nor things present, nor things to come, nor powers, nor height, nor depth, nor anything else in all creation, will be able to separate us from the love of God in Christ Jesus our Lord." [Romans 8:35, 37-39]

What I'm talking about here is a change of perspective. In time changing your perspective will mean a change in your priorities, that is, what you value most in your life ... and a change there will mean a change in your practices, how you use your money. I'm not about to cover all the Bible says on each of these in the next few minutes. There's more that you and I need to learn about using money in a God honoring way. For after all, money can be useful, and it's not money that is the root of all evil ... not money but the love of it, that insatiable need for more of it, that's what causes so much trouble. Instead, please understand that before you learn how to pull a trigger or how to reload it's important to learn how to aim. Today I'm not talking to you about how you use your money, but about your aim, or better yet, about your aims. Where are you aiming? Where are you trying to get in life?

One of the biggest changes in perspective then is in how you see your life. Is life all about the here and now? Do you believe that you only go around once in life so you need to grab for all you can before it's too late? A lot of folk live that way. Randy Alcorn writes in his book, *Money, Possessions, and Eternity*, *"Many of us habitually think and act as if there were no eternity, or as if what we do in this present life had no eternal consequences."* No wonder we spend money on things that don't last, and for things that don't mean much in the end. But that's not my perspective. In the end, I'm trying to get back home. I want to be with God more than anything else. That's because, as a Christ Follower, I believe that my home is with him, not just here in this life, but in eternal life. Once you start aiming at eternity with God as your perspective, it will change what you value most, and how you use your money. You'll simply not find security any longer in what you own or what you earn, in what you can spend or where you can spend your vacation.

If you need help in seeing things in a new perspective, look past today. Look past your pension and your portfolio and see where they all end up. Then tell me if your real security comes from what you have or ... who you know. Is real security found in stuff or in God? King David wrote a famous song almost three thousand years ago, known as Psalm 39, it reads:

Lord, remind me how brief my time on earth will be.

*Remind me that my days are numbered,
and that my life is fleeing away.*

My life is no longer than the width of my hand.

*An entire lifetime is just a moment to you;
human existence is but a breath."*

*We are merely moving shadows,
and all our busy rushing ends in nothing.*

We heap up wealth for someone else to spend.

And so, Lord, where do I put my hope? My only hope is in you.

Money is supposed to offer you a sense of security. Does it? We easily buy into the notion expressed famously by Mae West, "I've had less and I've had more, and honey, more is better."

This week and next, you might want to ask yourself where you're aiming, whenever you take out your credit card to make a purchase. You could even put a little post it note on your card, like this ... just a blank one if you don't want anyone to notice, or one that says, "*Where are you aiming?*" Each time you make a purchase, or pay a bill on line, or walk through a shop and think about the things you want ... ask yourself what this purchase says about what you value most? Are you buying something to make yourself (or someone else) feel better? If so, your purchase may work, but only for a short while. Things can't make you feel better for long, and certainly not for eternity. Only God can. Ask yourself if that's something you need, or just something you want. And then ask whether it's something you want more than God. Long ago Jesus asked his followers to do much the same thing. He told them to consider the birds of the air, and how God cares for them. Jesus told people to look at the lilies of the field and see how much better they look than anything money can buy. He reminded them that life was short, but eternity was long, and God's reach longer still, so that God can provide what we need, even if he doesn't always come through with everything we ever wanted. The words Jesus spoke back then are no less true today, nor is God's willingness to provide for our needs any less:

Matthew 6:28-33 (The Message)

Jesus said: "Has anyone by fussing in front of the mirror ever gotten taller by so much as an inch? All this time and money wasted on fashion—do you think it makes that much difference? Instead of looking at the fashions, walk out into the fields and look at the wildflowers. They never primp or shop, but have you ever seen color and design quite like it? The ten best-dressed men and women in the country look shabby alongside them. So if God gives such attention to the appearance of wildflowers don't you think he'll attend to you, take pride in you, do his best for you?"

What I'm trying to do here is to get you to relax, to not be so preoccupied with getting, so you can respond to God's giving. People who don't know God and the way he works fuss over these things, but you know both God and how he works. Steep your life in God's reality, God's initiative, God's provisions. Don't worry about missing out. You'll find all your everyday human concerns will be met.

At times it can be hard to understand how God will meet those needs, I agree. It can be hard to see where the money is coming from to pay that next medical bill, when it's just not in your account. God does not have a checking account, and he doesn't make loans. I get it. But I also get this ... that beyond the day to day thing I see as my needs, there is an eternal need deep inside of me that nothing I can buy will satisfy. You've felt that too at times I am sure. But what do you do with that feeling? Do you ignore it or follow it? Perhaps the first thing that God can supply for me is to help me look at what I feel are my everyday needs. God can help me separate my needs from my wants ... which helps me get my needs fulfilled. I know for instance, I need transportation. OK, but do I really need a Rolls Royce? I need clothes but do I need \$150 designer jeans? I need food, but do I need \$80 bottles of wine? I need security. I need a sense

of confidence that I can make it through things when they turn out to be hard. I need most of all is help in knowing deep inside that whether I am rich or poor, I can be content. And the only place I know to find that is in God. Friends, is there anything holding you back from finding the satisfaction that comes only from God? If so then instead of trying to grab for all the gusto, you need to let go of the things that are holding you back and reach out to God ...

Let it go

words and music by Henry Fiske

*Every time I find I'm holding something in my hands
That keeps my heart and mind away from you
And every time I wonder why you feel so far away
You whisper to my heart what I should do
Let it go, and come and follow me
Let it go, I will provide your every need
Let it go, and hear the shackles
As they fall onto the ground
and finally know the sound of freedom
Every time I feel I have to carry all the weight
Of all the wrong that I have ever done
And every time I feel that life
Is just too much to bear
you remind me what was promised by your Son
Let it go, and come and follow me
Let it go, I will provide your every need
Let it go, and hear the shackles
As they fall onto the ground
and finally know the sound of freedom*

Matthew 6:19-21 (The Message)

Jesus continued: "Don't hoard treasure down here where it gets eaten by moths and corroded by rust or—worse!—stolen by burglars. Stockpile treasure in heaven, where it's safe from moth and rust and burglars. It's obvious, isn't it? The place where your treasure is, is the place you will most want to be, and end up being."