

# Surviving the Financial Meltdown

September 6<sup>th</sup>, 2015; Philippians 4:19

A number of years ago, Joyce and I were traveling to Pakistan where we were going to spend a week and a half in Peshawar... about 30 minutes from the Afghan border.

- It was the first time we ever flew PIA, Pakistani International Airlines.
- **For the most part, the flight was fine...** except for our pilot's announcement regarding our approach into Peshawar.
- What he said was, *"In 15 minutes, if Allah wills, we will be landing in Peshawar!"* And, all I kept thinking was, *"Lord, it's your will that we land... right?!"*

I read about a flight into New York City where the pilot came on the intercom... and, **instead of announcing the usual estimated time of arrival** or what the weather's going to be like...

- He came on and said, *"Well, folks, we're at the close of another business day, so let me give you a market update."*
- *"The market may crash but I don't expect the plane to... so, basically, we ought to feel pretty good about things!"*
- But as a country, it's not easy to feel "pretty good about things," especially when our national debt has risen to **18.4 trillion dollars!**

Honestly, I don't think we have any idea how much 18 trillion dollars is. I mean, we hear this number all the time now, but think about it...

- One **million** seconds will pass in the next 12 days. One **billion** seconds will take 32 years. One **trillion** seconds will pass in 31,688 years.
- 18.4 trillion is almost beyond comprehension. In fact, there aren't even 18 million dollars in existence in the world.
- In other words, if our government were to go out and collect every single penny from **every single bank, business, and taxpayer**, they still wouldn't be able to pay off the national debt.
- The US government **now owes more dollars than actually exist in the world.** Just the interest on our debt is over 250 billion a year.

So... where are we getting the money to start paying off this debt?

Well, there's pretty much **only three places** to get the extra cash... **tax us for it**, print more of it, or **borrow it**.

- **Taxing** us is proving to be too much of a political sandpit right now... and at best, additional tax revenues bring in about 3.1 trillion, most of which is spent on **Medicare, Social Security, Defense, Federal Pensions, and interest**.
- And as for **borrowing**... we have! In fact, over the past year, the US government has **borrowed approximately 2.5 million dollars every minute**.

Of course, **we can just print more money!** In fact, we've printed 4 trillion dollars over the past few years... **not a dollar of which has a single penny of value** standing behind it.

- One of the reasons to print more money is to get us to spend that money on consumer goods.
- Of course, they're not giving it away. But by keeping the interest rates so low, the Fed has made it easier & cheaper than ever to borrow money... money we can spend.
- More spending, more production, more jobs, more exports, more money!

But what do you do with that money? With interest rates at the bank hovering near 0%,

- **there's no where for someone to increase the value of their money**... except the stock & bond market.
- So, in 2013, the S& P began really taking off again, going up 30% because of huge consumer investments.
- And yet, the **actual value of these S& P 500 companies** hadn't performed any better.

And because of all this, we're not only experiencing a **debt bubble** and **currency bubble**, but a **stock market bubble** as well... All of which could pop at any time.

- And so, it's no surprise that there are signs of desperation and anger all over our country... leaving everyone to wonder, "***How did we get in this mess?***"

- People are angry with **corporations** for their weak and sometimes unethical business practices...
- They're angry at the **Federal Reserve** for being influenced by politicians and speculators; they angry with **leaders** for not leading; angry with **politicians** for being driven by self-interest.

Clearly there's a lot of **frustration, fear, & lost hope** out there... with so many people feeling the weight of uncertainty...

- wondering what will happen to them... wondering **where our financial future as a nation is headed.**
- And so, with all their questions, the **folks are turning to the market analysts and CEOs and financial specialists.**

I mean, you **can't turn on a television set** without seeing an endless stream of **financial pundits** offering their forecast.

- And yet, even the best of them know that their best guess is still only a guess.
- You see, its times like this when we need to turn the pundits off and begin asking **what the smartest man in the world** has to say about all this financial mess we're in.

Do you know who the smartest person in the world about money is? **No!** It's not Warren Buffet or Michael Bloomberg or Bill Gates!

- Remember, this is a church! The answer is always Jesus!
- Truth is, other than the Kingdom of God, **the thing Jesus most commonly spoke about was money.**
- And, why? Because He knew how the human heart works.

Jesus understood how money issues **go right to the core of who we are and where we live...** it's why He had so much to say about it.

- He knows that it's in the area of our personal finances that our **spiritual condition is most exposed.**
- So, in light of the financial mess around us, we're going to focus this morning on **three myths Jesus might want to expose** about money.

**1. I think the first myth Jesus might want to expose is the myth that money can make you secure.**

Oftentimes in our culture, we live as if it's our right that the **financial charts always point up and to the right...**

- Where we can expect houses to drop in price when we want to buy one, and then increase in value every year we live in them.
- We live as if a **large enough savings account**, a **low enough mortgage**, a **good enough job**, and a **safe enough 401K** can make us secure. The problem is that, ultimately, **they can't**.

But when a crisis comes, like 9/11 or the **bottom falling out of the stock market**,

- the **reason everybody seems to panic** isn't simply because bad things are happening. I mean, bad things happen every day.
- The **reason that everybody panics in a crisis like this** is because the **myth of security is exposed...**
- Where, all of a sudden, we all **realize just how vulnerable** we really are... just how little control we really have.

And yet, in spite of that or, perhaps because of that... we hold on to this **illusion of security**.

- But when the economic bubble bursts as it has in 2001, 2008, and as some predict will in the coming days, **we have little choice but to face the truth**.
- Of course, the implications of economic downturns are never fun... though **the realization of the truth, to be liberated from the illusion of control...** that can be really good.

In fact, as Jesus-followers... without that... without breaking free from the illusion of control...

- I don't ever think we'll be able to experience **the kind of abundant life** Jesus promised us in John 10:10.
- That's why Jesus is so often challenging people in the area of finances... because He knows how money works.
- He knows **how connected our wallets are to our hearts**.

And so, in **Luke 12:16-20**, He tells a story about an **affluent guy who's just had a year of windfall profits** (unexpected profit).

- The man says to himself, after this windfall season, ***“Self, you have laid up plenty for yourself. Now take life easy. Eat. Drink. Be merry,”***
- But God said to this man, *‘You fool! You will die this very night. Then who will get everything you worked for?’*”
- **Jesus then says, in verse 21,** *“Yes, a person is a fool to store up earthly wealth but not have a rich relationship with God.”*
- **Then, in verse 25,** *“Can all your worries add a single moment to your life?”*

You see, ultimately, you have to build your life on **something stronger** than having **“just a little more.”**

- The reality is that **housing values will go up & down. Your IRA & Stock portfolio will rise & fall.**
- The **unemployment rate** will climb to new highs and fall to old lows... while **financial conditions** will continue to ebb and flow.

And so, what Jesus is saying is that **you can’t build your life on stuff like that.** But then, **what should you build your life on??**

- I think what Jesus, the smartest financial guy who ever lived, would say today... is to **build your life on what never changes.**
- And what never changes is the character, presence, and the power of our God.

Just think about that stock ticker that everybody pays attention to these days on the floor of the New York stock exchange...

- watching intently to **what’s going up**, what’s **going down**, or what’s **unchanged.**
- And yet, if there was a ticker reflecting the character and power of our God, it would basically read:
- God’s **character** today: Unchanged. God’s **patience** today: Unchanged. God’s **commitment to justice** today: Unchanged.
- God’s **heart of mercy** today: Unchanged. God’s **love for you:** Unchanged. God’s **moral compass:** Unchanged.

Since last week, **fuel prices have dropped** while **food prices have shot up**.

- Over the past weeks we've **experienced two unbelievable drops in the stock market...** along with two impressive recoveries.
- But when it comes to God's love & faithfulness & power, nothing, this week, has changed in Heaven.
- God is *still* sovereign. Jesus *still* sits on the throne at the right hand of His Father. **He is our Rock. He is our anchor** in the midst of any storm. **He is our only hope.**

And, by the way, **Congress doesn't get to vote** on this and the US **Treasury will never have to bail Him out.**

- So don't buy the myth that money can make you secure. Get your security someplace else.
- Listen to what Jesus said in **Matthew 7:24-27...** and, as I'm reading this... remember that He's speaking to you & me.

**"Anyone who listens to my teaching and follows it is wise, like a person who builds a house on solid rock.** *Though the rain comes in torrents and the floodwaters rise and the winds beat against that house, it won't collapse because it is built on bedrock. But anyone who hears my teaching and doesn't obey it is foolish, like a person who builds a house on sand. When the rains and floods come and the winds beat against that house, it will collapse with a mighty crash.*"

So, what other myths might Jesus want to expose through these challenging financial times?

**2. I think Jesus would expose the myth that having more is the path to greater contentment.**

Truth is, through our more solid financial seasons, this myth can be pretty seductive... the myth that having more will lead to greater contentment.

- And yet, **when the financial security carpet is pulled out from under us**, it can often expose the weak foundation underneath.

- In **1 Timothy 6:6**, Paul writes that *“true godliness with contentment is itself great wealth.”*

That word, “contentment” has to do with Christ-sufficiency... seeing Jesus as the beginning and end of wealth in our lives.

- Paul continues in **verses 7-10**, *“After all, we brought nothing with us when we came into the world, and we can’t take anything with us when we leave it. So if we have enough food and clothing, let us be content. 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. For the love of money is the root of all kinds of evil. And some people, craving money, have wandered from the true faith and pierced themselves with many sorrows.”*

Let me just ask you a question. Do we live in a part of the world where *“people who long to be rich fall into temptations and are trapped by many foolish and harmful desires?”* Yeh... a little bit!!

- Our society endlessly reinforces this idea that the path to true satisfaction lies in having more and more...
- That the way to experience real blessing isn’t through giving... but by having... more and more.

Now, let’s be honest... **none of us is going to say** that having nothing is going to make you just as happy as **having enough to comfortably “get by.”**

- No one is suggesting that poverty is fun or preferred. And yet, **we take that notion way to far...**
- believing, that the **more you then have, the more content you’ll be.** And that’s just NOT true.
- The truth is, we do see being rich as a ticket to contentment.

I read about a guy named **Thomas Pinnau**, an executive with the Mars candy company. Pinnau has an interesting title.

- His title is **“Vice President of Indulgence.”** No kidding! Wouldn't you like to have that on your business card?

- And, as the VP of Indulgence, he's charged with coming up with ideas like the creation of what are called "*M&M Premiums.*"
- For example, for \$100, you can buy a small batch of designer M&M's with your own face on them. In other words, **you really can consume yourself to death** if you want to!

In fact, this whole notion of **Premium-ization**, has become a new corporate buzz word these days...

- Reflecting the never-ending race to expand our appetites for luxury and consumption.
- You can buy Tasmanian rain water, for example (I'm not making this up) that sells for \$25 a bottle...
- because supposedly it was bottled in a place near where the WHO says has the cleanest air in the world.

If that's not enough, you can now buy designer toilet paper called Renova Black. They're a steal at \$110 per pack of six!

- One builder of super-large track homes in our area (which we affectionately call McMansions) came up with a new sales pitch a few years ago.
- They proudly advertised, "**We sell what nobody needs.**" Isn't that sick?
- Of course, the human condition is, **we need what nobody sells.**

One of America's premier business schools will often ask themselves a strange question when examining our current marketplace...

- When looking at what's going on around us, they'll regularly ask themselves, "***Who is winning today, greed or fear?***"
- Now, the idea is that when things are going well, when the charts are up and to the right, then **greed is in the driver's seat**, because as a culture, we always want more.

But then, if things start going badly, if the economy turns upside down, then everybody panics and then... **fear is in the driver's seat.**

- But, here's the thing... isn't it a **little strange how they've limited themselves** to only those two choices... greed or fear?

- For them, there are just two options in this economy...fear and greed.

So, let me ask you... In our economy, in our world today, right now, who is winning, fear or greed? Well, according to them... right now, fear is winning.

- In fact, the US government now is actually printing out a **new dollar bill that better reflects this fearful mood of our nation** [slide].
- Actually, what's so ironic about our currency is that on each bill there's a powerful phrase that says, **"In God we trust."**
- And yet, for the vast majority, including so many of us as Christ-followers, the truth is that **we trust the paper that phrase is written on more than the God it points us to.**

In **Matthew 6:24**, Jesus said, ***"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."***

- You can **put your trust in and serve God...** or you can **serve and put your trust in money.**
- But, if you put your trust in money... then you'll likely **spend your life with either fear or greed** in the driver's seat of your life.

You know, economics is a very complex subject... and, even though my undergraduate degree was in economics, there's still a whole lot I don't know.

- And yet, it does seem that part of why we are where we are right now is that **whenever things are going financially well** in our country, then **lenders want to lend** and **borrowers want to borrow.**
- Why? Because, nobody wants to be left out... because, **when things are going well, greed begins to run somewhat out of control.**

And so, in the late 90s, for example, you had so many people throwing everything thing they had into the high-tech market...

- Leveraging everything, risking everything, because they didn't want to get left out on getting more.
- But that holds true not only for individuals... but corporations as well. Not long ago, many US corporations would borrow \$8 for every \$1 they owned.
- But then it got to the point where they were borrowing \$30 for every \$1 they owned.

And why? Because they didn't want to miss out... because they believed that they could get a **higher return on that borrowed money** than the **interest they're paying on that borrowed money**.

- That's called **leveraging**. And why are they leveraging everything? Because, they don't want to get left out. Because greed is in the driver's seat. (*what's happening in China*)
- But eventually the bubble pops, and, all of a sudden greed takes a back seat and fear takes over.

And now, with fear in the driver's seat, **lenders don't want to lend, builders don't want to build, & hirers don't want to hire...**

- Suddenly, **the interest they're paying** on those loans is **higher** than what they're making on their investments.
- With fear now in the driver's seat, corporations pull back. They **cut their inventories** and begin **laying people off**.
- But then, over time, the market corrects itself till greed wiggles its way back into the driver's seat once again.

But, guys... God's intent is **not for us to live in this cycle** of fear and greed. In fact, He's wanting us to kick them both out of the car altogether

- The problem with greed, however, is that greed is one of those sins that's hardest to see in ourselves.
- Listen, **some sins are fairly concrete...** If I'm **stealing something** or **lying to somebody**, I pretty much know what I'm doing.
- But greed is a little less tangible... because I can always find somebody who is more materialistic or a bigger spender than me...

- There's always someone to make me look good by comparison? Right?!

Think of it this way. If there's a **group of people singing**, but one of them is singing off key, who's the last one to know? It's the one singing off key.

- If there is a group of people, say in a small group, **and one of them is greedy**, who is the last one to know?
- It's the greedy guy, because **part of greed's seductiveness**, part of greed's **destructiveness**, is it blinds us to its own presence.

And yet, in spite of all its challenges, **one of the unintended blessings** that comes in a time of financial crisis...

- Is that **when the crisis hits, then fear moves into** the driver's seat.
- And **while I might be blind to greed**, it's pretty clear to me what fear looks like.
- And suddenly, it **becomes clear to me how I've been putting my trust** in the wrong god...
- How I've bought into the idea that always having more is the key to contentment... but it's not.

### **3. I think a third myth Jesus would expose during a season like this is the myth of ownership.**

Let me ask you... what is a two-year olds' favorite word? "No!" Guess what their second favorite word is? "Mine!"

- It's crazy how a two y/o kid could think anything belongs to them.
- If a two-year-old went to court to try to establish a claim against the parent, "This is my stuff," it would be laughable.
- They would be thrown out of court... and yet, the idea of ownership runs so deep inside of us.

When the girls were younger, they would get into get into little arguments whenever the other would take "their stuff!"

- Every now and again, it would get a bit too much for me... "Your stuff? I'll tell you what... let's go to your room and you

- can keep everything in there that you bought with money that you earned.
- You're stuff? Nothing's yours! It's MINE, MINE, MINE!"

Of course, if I was being at all sensitive to what the Lord might have been saying through all of that, I may have felt him tapping my shoulder... "Craig... uh... It's not your stuff either!"

- Read **1 Chronicles 29:10-20**. Everything we have is from Him!
- In **Psalm 24:1** we read, "*The Earth is the Lord's, and everything in it.*"
- When it comes to the Earth... all of **creation**, all its **resources**, all its **commodities**, all its **wealth**, all its **creatures**, and all **human inhabitants**... are all His!

You see, here's the deal about your money; here is the Jesus truth: Your money is not your money so **don't clutch** onto it.

- Don't let it **forge your sense of identity**.
- Don't ever think that your **net worth is your worth to God**. Don't get all **proud about** it when it piles up.
- Don't get all **anxious about it when it dwindles down**, because your money is not your money. I think that's what Jesus would say.
- Be a **wise and generous steward of it**... but don't worry about it.

You see, guys... it's through these difficult financial seasons that we can find freedom **from the myth that we ultimately own anything**.

- He is the owner; **I'm just a steward of what He offers to me on loan**.
- That doesn't mean we should be careless with money... we should never be careless with what God entrusts to us.
- What it does mean is that **we no longer have to let anxiety & fear rule us**... we can put our faith in a God from whom all good things come.

As I wrap up this morning, I want to share just a few practical steps to **help us get kind of reoriented** in this financially, anxiety-producing season so many of us are in today. One of them is this:

**A. I think it is a real good time for all of us to spend some time reflecting on what the Bible says about money, security and His faithfulness.**

I mean, just think about what it would mean walking through this financial season trusting God instead of money?

- Just watch the news for 20 minutes.... it doesn't leave you feeling all that secure and content does it?
- Over the past week the news has focused on the **upheaval in Syria, Refugees from around the MidEast** fleeing ISIS,
- **The Iran Nuclear Deal and China's faltering economy;**
- Not to mention the **8<sup>th</sup> and 10<sup>th</sup> largest single-day stock crashes** in all of US history, both of which happened over the past few weeks.
- You watch the news and it's all **fear, fear, fear**.

You watch the commercials & ads between the news reports and it's all **greed, greed, greed**.

- It's a good thing to watch or read the news... but **it's even more important to fill your heart & mind** with something that holds true whether or not we're living in a season of plenty or a season of want.
- In **Philippians 4:8-9**, Paul wrote, "*And now, dear brothers and sisters, one final thing. Fix your thoughts on what is true, and honorable, and right, and pure, and lovely, and admirable. Think about things that are excellent and worthy of praise.<sup>9</sup> Keep putting into practice all you learned and received from me—everything you heard from me and saw me doing. Then the God of peace will be with you.*"
- And then, in **verse 19**, he writes, "***And my God will meet all your needs according to the riches of His glory in Christ Jesus.***"

It's an amazing thing Paul's writing here... especially as he's sitting in a prison cell without any material possessions to give him comfort.

- He doesn't have a **401K**; He doesn't have a **checking account**; no **real estate**; He doesn't have anything.

- Truth is, he's been beaten and **barely has his health**. So, what's he holding onto in there in that cell?
- I think its those first few words... "**My God.**" It's the God who **loves him...** the God who **will never leave him...** the God who **sent His only Son** into the world to die for him.

With all he is going through, he tells the Philippians, "**My God will meet all your needs...**" NOT according to what's in your bank account;

- NOT how much is left in your portfolio or IRA... You see, it's not the Wall Street Ticker that matters.
- Instead, he says, "**My God will meet all your needs according to the riches of His glory in Christ Jesus.**"
- And, believe me, **those are the kinds of riches that don't ebb and flow...** the kind of riches the Dow Jones has no power over whatsoever.

**B. Then, I think Jesus would say this would be a real good season to pray for and reach out to someone with greater needs than your own.**

Question: Is this the first economic downturn in 2000 years of Christianity, or has the Church faced one or two tough times before now?

- Poverty, imprisonment, famine, persecution, epidemic, martyrdom...
- Not only has Jesus' people faced difficult times, it has been the difficult times that **have defined the Church.**
- It been **through the darkest, most challenging moments** that Jesus' Church has shined the brightest in this world.

In **Luke 12:32-34**, Jesus says to people who had way fewer resources than us, "*So don't be afraid, little flock. For it gives your Father great happiness to give you the Kingdom.* <sup>33</sup>*Sell your possessions and give to those in need. This will store up treasure for you in heaven! And the purses of heaven never get old or develop holes. Your treasure will be safe; no thief can steal it and no moth can destroy it.* <sup>34</sup>*Wherever your treasure is, there the desires of your heart will also be.*"

I shared earlier that, **in no way was Jesus calling us to be careless with our money...** and, **in no way should we take this financial crisis lightly.**

- In fact, we need to be praying for the economy... but **not just in terms of how it impacts us...** but how it impacts those with less.
- Truth is, when the economy goes down, the **affluent are inconvenienced...** BUT the **poor are crushed.**
- And it's toward these poor that God's heart beats so passionately for.

We live in a world where **2 billion people right now** are living on \$2 a day. Two billion people that God loves.

- You see, its particularly through times like these that **we should take our spiritual temperature...**
- Does my heart reflect the heart of God? Am I passionate about what He's passionate about? Do I have heart like Jesus' heart?
- **Do I care like God cares** for single moms who are doing everything they can just to keep their children fed? **Do I care about the poor** around me?

What a sad thing it would be if the world were to see a bunch of relatively affluent Christians **whose sole concern through this season was the setback** of their own affluence?

- You see, this moment we're in is the kind of moment in history **where we, as the church, can really redefine ourselves to the world around us...**
- Where we can be a **church known for its concern for those beyond ourselves...** for those most in need.
- What an opportunity for the Church to shine as it has through the many challenging seasons of history

**C. Then, I think Jesus would remind us that through the difficult storms of life, we really can turn to Him... that we really can trust Him and cling to Him.**

Out there in the midst of a **severe storm on the Sea of Galilee**, the disciples were terrified... wondering if they would even survive.

- But then, *in the darkest hour of the night*, Jesus comes to them on the water and He says, “*Don't be afraid. Don't be afraid of the storm. I'm with you. Don't be afraid.*”
- 366 times through Scripture, **we're told not to be afraid...** once for every day of the year plus another for leap year!
- “Don't be afraid,” God says, “**I'm with you.** You can trust Me.”

Whatever your challenge may be right now... to whatever degree your facing financial stress and anxiety...

- to whatever degree your worried about the future, know this...
- “*My God will meet all your needs according to the riches of His glory in Christ Jesus.*”
- You see... God wants us to know, once and for all, that **money can't ever make us secure.**
- It can give us the illusion of security... but **only like a house build on the sand.**

He wants us to know that the **desire to always have “a little more” will never lead us to greater contentment...**

- That He's **the only Rock** we're ever meant to stand on... The **only source of ultimate comfort, identity, and security** in our lives.
- And **lastly**, He want us to remember that **everything we have is His!**
- We get to **use it** and we get to **manage it** and we get to **enjoy some of life's resources...** but God owns it.

**Ultimately...** God wants us to know that **while markets may shift from bears to bulls and back...**

- that **He is the same yesterday, today, and tomorrow.**
- That **He is the One Rock** we really can build & sustain our life upon.

Let's pray!