

Sunday 22 June 2008 Sermon - King's Centre Christian Church, Sheffield, UK

Conquering the Credit Crunch

By Nick Allan

Matt 6:30-34

"..O you of little faith? So do not worry, saying, 'What shall we eat?' or 'What shall we drink?' or 'What shall we wear?' For the pagans run after all these things, and your heavenly Father knows that you need them. 33But seek first his kingdom and his righteousness, and all these things will be given to you as well. Therefore do not worry about tomorrow, for tomorrow will worry about itself. Each day has enough trouble of its own."

In recent weeks and months it has felt in the UK that we are all being squeezed financially. This week alone, there have been news headlines that utility bills like gas may continue to rise, perhaps by 40% in the next year. The price of basics like food has rocketed recently, many mortgages are a good deal more expensive than they were this time last year. On top of that, one of our high street banks basically went bust in a very public manner last year, and we find that mistakes and poor judgement from greedy bankers in the US selling sub-prime mortgages to people who were never in a position to maintain them has led to a credit crunch in the UK as well. This week the Bank of England said inflation may reach 3 or 4% soon, and basically every commentator out there is saying that tough times are ahead for our economy, inflation continues, house prices are static, job losses loom.

If we pay attention to the corporate prophecies we've received at KC & Phili over the past 9 months or so, the picture is one of grave trial, testing times, through which God's people will need to set ourselves to 'stand' (Eph 6:13-14). But at the same time, a promise that many will turn to God and his kingdom and we'll reap a harvest in fire and power. Its quite possible that some serious financial hardship may be coming our way, worse than now. I'm not going to try to interpret the 'how', but I do hear that something challenging for the country is coming.

In the midst of the national picture, I hope you are aware that King's Centre's own finances are not very rosy either at present. This financial year, which runs from last August, we've had a number of unexpected expenditures (like the time the computer server showed what is technically called 'the blue screen of death' – it went blue! And died). Alongside that, our cash giving into the ministry and work of the kingdom here has not kept up with the money we've spent, or with the growth in numbers that we've experienced. So we are facing I estimate around a £10000 shortfall by the end of August 08, if our giving doesn't pick up in the meantime.

- We have had to freeze budgets and stop all non-essential expenditure – so that the toddlers will have to wait for new toys, and the youth may have to wait a while for other equipment.
- This is all a missional concern for us. Momentum is building, I don't want to miss opportunities because of finances.
- So my concern is to ensure that as a community we take responsibility together for our ministry and mission costs, as well as jointly share the opportunities.
- And in part, that means that we need to remind ourselves periodically what a Godly-attitude is towards money, giving and generosity.

How then, should we as faithful followers of Jesus respond to the credit crunch, to the church situation and to our finances generally?

- What should our attitude be in general to the issue of money, finance, debt, and the simple matter of getting by in modern society. The media calls us "the coping classes".

- I want the sermons at KC to address real issues of life as well as crucial spiritual matters, and the issue of handling money well has got to be one of the top practical challenges for each of us in everyday life.
- And Jesus spoke about the subject of money a great deal – He knew its importance.

Living within the world's financial system

The reality of 21st century life in Sheffield is that we live in the midst of a complicated economy which is tied intimately into many other countries' economies and their good and bad times. It's a global village these days – what happens in North America or India matters to you and me because, among other reasons, it hits us directly in our pocket.

I don't think the global financial system within which we are all forced to operate everyday is a particularly Godly system. It can be manipulated for good, it can be manipulated for evil. Without great checks & balances, it has a tendency to promote greed and exclude the needy. In fact, I'd go as far as to suggest that the global financial system is what the Apostle Paul describes as a 'power' (*Eph 6:12 – 12; For our struggle is not against flesh and blood, but against the rulers, against the authorities, against the powers of this dark world and against the spiritual forces of evil in the heavenly realms.*)

A power is a system, or perhaps a belief system, that operates almost beyond itself. It almost has a personality, a way of operating. Apartheid was a 'power' in South Africa. The Internet is a 'power' – although I'm not saying whether that's good or bad.

The bible doesn't say that Money in and of itself is wrong or bad. Money can be used for good or evil, or be fairly neutral like buying your groceries each week! But the bible does say that *"The love of money is the root of all kinds of evil. Some people, eager for money, have wandered from the faith and pierced themselves with many griefs."* (1 Tim 6:10)

Hence greed created the credit crunch from unwise sub-prime mortgages. Greed and lack of accountability created the Enron scandal and the fall of Arthur Anderson company, and 1000s of jobs worldwide. So money in itself is neutral. But the global financial system, the banks, funds, speculators, the greed, short-termism, profit-driven whole-caboodle – I believe that is a 'power'. And unless you work within it as a banker etc and aim to redeem it as a Christian for God, then I suggest you and I normal Christian folk act very warily around it and watch out for its power to corrupt us away from the kingdom of God.

But – that's the system within which we live! That's the world in the 21st century. So what was Jesus' teaching about living under such a financial system, which really is often quite far from the precedents and principles of the kingdom of God?

Giving to 'Caesar' & God

Let's firstly look at Mark 12:13-17

Later they sent some of the Pharisees and Herodians to Jesus to catch him in his words. They came to him and said, "Teacher, we know you are a man of integrity. You aren't swayed by men, because you pay no attention to who they are; but you teach the way of God in accordance with the truth. Is it right to pay taxes to Caesar or not? Should we pay or shouldn't we?" But Jesus knew their hypocrisy. "Why are you trying to trap me?" he asked. "Bring me a denarius and let me look at it." They brought the coin, and he asked them, "Whose portrait is this? And whose inscription?"

"Caesar's," they replied. Then Jesus said to them, "Give to Caesar what is Caesar's and to God what is God's." And they were amazed at him.

This is a really helpful teaching of Jesus about what our attitude should be to the requirements of this world, and what our priorities should be in the midst of them.

Jesus' answer is simple and profound - "Give to Caesar what is Caesar's and to God what is God's."

Jesus lays a challenge to his disciples and their commitment. **He's saying this.... "Where is your focus?"**

Are you focussing on the oppressor (in this case, Caesar and money itself), or are you focussing on the one who sets people free? Are you focussing on the world's system, which almost certainly won't always work in your favour, or are you focussing on the divine 'system' which is superior to all earthly systems and is called the rule, or kingdom of God? Because ultimately God's kingdom will overcome anything that this world has got to stand against it. That's the endgame.

So as Jesus flips over the Denarius in his hand - Its just a coin, it will erode, (Time Team will find it in a field in centuries to come!), the bank notes of today will rot away in time. **But the things of God and his kingdom will never rot away, his stuff will always last.**

Jesus is not saying – “overthrow your oppressors”. He's not saying become a revolutionary communist, or an anarchist. He's not saying don't pay your taxes because they are inconvenient and you disagree with some of the policies of Sheffield Council or the Labour Government.

Jesus IS SAYING “Stand for God”

When the pressure is on... to what or to whom are you committed? Stand for God.

- *"Give to Caesar what is Caesar's and to God what is God's."* Give to the government the taxes you owe, or perhaps invest in your pension (which means the stockmarket) for the sake of your retirement and your family. But – never stop being a generous giver into the things of the Kingdom. Give away portions of your money to church, to others, to charities – even when the pressure is on.

This raises the question: “Do I pay my tax before I pay my tithe or my offering to the church?”

Do I pay off all my bills, outgoings, before I give to the kingdom? Jesus teaching suggests this: *“Give to God first, and God will sort out the rest”* – give to God what is his, and he'll sort out what you give to Caesar. And help you to sort out what to give. It's very freeing and if you don't believe me, read Mark 4:26-30 (the parable about growing seed).

In essence Jesus is saying – ‘we are in this world, but not of it’.

You can't avoid the system – pay your taxes in full, if you need to get a mortgage or other borrowing for a fixed time in order to get by, then fine. But don't be defined by the system. And don't let the system define you. We give to Caesar (the ways of the world) what is Caesar's. And give to God what is his: **stand for his righteousness, justice, fairness, generosity throughout.**

Priorities and practicalities

Another time Jesus said it just as plainly – (Matt 6:30-34)

“..O you of little faith? So do not worry, saying, 'What shall we eat?' or 'What shall we drink?' or 'What shall we wear?' For the pagans run after all these things, and your heavenly Father knows that you need them. But seek first his kingdom and his righteousness, and all these things will be given to you as well. Therefore do not worry about tomorrow, for tomorrow will worry about itself. Each day has enough trouble of its own.”

Check your priorities

You need to make your own minds up about the balance between the two NT principles of good stewardship and low-maintenance living. Between the stewardship of investing financially for the future and for a degree of family security – perhaps Pensions, life insurance, or in the stockmarket. Or the low-maintenance lifestyle which takes Jesus’ radical teaching to heart that we should invest primarily in eternal issues, and let the future finances worry about themselves.

What I would say is **BE CAREFUL!** Investments and shares can take an incredible amount of head-space, thought-time. They can become an idol or take you captive very easily.

I believe it is biblical to try and avoid debt generally (obviously many families have mortgages at this stage in life). But in other respects my parents always taught me not to spend what I didn’t have.

Report and Pay your taxes fully. If you falsify your tax returns HMRC may never know, but “*your father who sees what is done in secret*” (Matt 6:6) will know! Likewise – claim your benefits correctly and don’t lie to get more money

Be wise and don’t be taken captive. Think carefully about your attitude to money at this time.

Do I control my money or does money control me? Am I held captive by money at this time? Perhaps practically – mortgages, credit cards which are getting on top of me (or maybe you are hugely in debt and haven’t told anyone yet) Or perhaps you are held captive by money in your mind; always searching out ways to make a quick buck, worried about the future and you don’t believe God can or will make a difference or taking things into your own hands and taken them out of God’s.

Keep the right perspective

Other people around the world are in much worse trouble than us!

- Famine in Ethiopia – helpless hungry children
- Violence and 1000% per year inflation (puts UK 3-4% into perspective!)
- Half the world — nearly three billion people — live on less than two dollars a day.¹

What’s our response?

We are entering unfriendly financial waters. Times are getting tougher around us and spare cash is getting less in our pockets right now. Don’t let that stop you from being generous and giving money away to the cause of God’s kingdom – including the King’s Centre. Jesus knows what’s coming and He knows what our hearts are like. He left us clear instructions and calls us to make sure our attitude to money, to the system, is correct.

Commit to God first - First priority is God and his kingdom

Give God your heart. Give God the heart of things (this cuts away from your politics)

¹ <http://www.globalissues.org/TradeRelated/Facts.asp>

Whatever all the demands are on your time, resources, finances – stop and think, ‘what is my first response?’ Your first response is to Jesus and his kingdom – out of that will come everything else. We’re called to be a missionary people – sowing and investing for the kingdom generously and widely, in the sure knowledge that as we do so, the master gardener will nourish and grow that seed into much fruit.

Conclusion

Money etc – it’s important, and yet, it’s not important (in an eternal sense). Let’s endeavour to keep the right perspective (NOW, before the crunch really hits).

- Money isn’t wrong – but it needs to be our servant not our master
- Be a generous and cheerful giver – even if you only have a little to give

Live simply – hold money lightly. Avoid debt where possible, especially where it’s hard to manage or stretching yourself. If you are struggling financially now – get advice and help immediately, don’t wait. (See KC Noticeboard). And don’t feel guilty – this isn’t an issue to hide from your Christian family, or from your leaders. Bring it into the light.

Live FOR the kingdom – the power, possibilities, promise, provision, peace and freedom which is our inheritance NOW in Christ Jesus!

Live with perspective – Be aware of the ‘powers’ and systems of the world, and be aware when you are in danger of being worried, scared or controlled by it

Live with faith – eyes on the provision of God as you seek first his kingdom.