

## **“Lessons to be Learned from this Recession”**

### **Week 2: The Importance of Making Sound Investments**

*Texts: Matthew 6:19-24; 2<sup>nd</sup> Corinthians 4:7-12*

Last week I received my weekly subscription of the Economist, a Christmas present from my father-in-law, in which the picture of the cover said it all. It was a picture of a baby chained to a huge ball with the caption: “Debt: The biggest bill in history.” The amount of debt that this generation is bequeathing to our children and grandchildren amounts to a whopping \$50,000.00 per person. As I have said on a number of occasions, mostly to the TV these days because my wife is tired of me ranting about the economy, one can not solve a leverage problem by creating another leverage problem. What I mean by that statement is this. As personal and corporate debt rose to obscene levels and then came crashing down because the weight was too great to bear, as if Atlas in Greek Mythology finally drops the ball, unfortunately Uncle Sam has rushed in to pick it back up. And to make matters worse, Uncle Sam has decided that in order to get the economy moving again will spend money it doesn’t have, not simply in the short term but in the foreseeable future. Did you know that “The Congressional Budget Office” has projected deficits over a trillion dollars for the next decade or two? Clearly this is not sustainable and even Uncle Sam will be crushed by excessive debt and the burden it creates. In the end, excessive debt will enslave us all for an American Dream that could turn into a nightmare unless we make hard choices.

Unfortunately, the word “Sacrifice” has not entered the lexicon of American discourse from our political leaders on both sides of the aisles. It as if they haven’t learned the lesson from the Great Depression that there is no such thing as a “free lunch!” Our forefathers and foremothers sacrificed much so that the next generation would have it better than the previous generation. Unfortunately, many renowned economists now predict that unless our political leaders make hard choices to pay down the deficit, the next generation will not be able to enjoy the same standard of living as the previous generation. I say this because less people will be able to afford their own home... less people will be able to send their sons and daughters to college... less people will be able to go to places like Disney World for a family vacation... less people will be able to accumulate wealth because the present work force in 20 years will be paying over half their earnings to support the retired work force.

All of this is to say that unless we, the people, support and demand from our politicians a pay-as-you-go approach to government and reduce the size of the deficit by making hard choices, we are in effect sewing to the wind and will inevitably reap the whirlwind. For this I am sure of, as I said in week 1 of this sermon series, God is not mocked. It is an affront to God to live one’s life as if there are no consequences for reckless behavior. It matters not how old one is this principle holds true for the college student who engages in binge drinking or the adulterer who runs around on his or her spouse or the CEO who cooks his or her books to artificially inflate the company stock or the governor who goes AWOL and no one knows where he is... first it’s on the Appalachian Trail, then it’s cruising around Argentina... reckless living has consequences that may be postponed but not avoided. Eventually whatever you sow, so shall you reap.

*This is the first lesson from this recession we must learn. We must stop our reckless behavior economically, morally, and spiritually thinking that we are insulated from dire consequences.*

Certainly a recent look at one’s 401K should bring this lesson home as well. As one person quipped, “My 401K has just become a 201K.” I will now have to postpone retirement and work another 10 years to recoup what I just lost. And for those living on earnings that their portfolios generated to supplement their social security check, with many companies suspending dividends or cutting back on their dividend, this reduction in income has been substantial. Suddenly with everyone invested in the market through 401k’s, IRA’s, Pension Funds, and Foundation Funds this recession has spread from Wall Street to Main Street. Everyone has fewer funds to help those in need just when the need has risen to epic portions. No one need tell us that the market is not always a sound investment. As the old axiom goes, what goes up can come down. And for many it is not a soft landing... just ask those who invested in

Bernie Madeoff or Alan Stanford... who lost everything from their criminal behavior. *If this recession has taught us anything it is this... what you think is a sound investment might not be.*

How does one determine the soundness of one's investments? This is the subject of today's lesson from this recession. If Jesus were here today, and he is by the power of the Holy Spirit speaking through the biblical text and the text of my sermon, he would focus our attention on the eternal and not the temporal. His advice to his disciples was to "... store up treasures in heaven where neither moth nor rust consumes and thieves do not break in and steal." It was common for people who had a little something to worry about where to hide it. Banks were not invented back then and mattresses and cookie jars were not safe either as it would be the first place a thief would look. Believe it or not, most houses back then were made out of clay bricks and easy to break into. Consequently, most people would look elsewhere to bury their treasure. Most often it would be in a field by a tree or some other identifying mark and so he or she could return to it when they needed it.

What I find so revealing about Jesus' investment advice is that he didn't advise his devotees to devise a better investment strategy. He takes it as face value that all earthy investments are not sound... that they are subject to decline in value as well as being worthless if the investment is taken from you. To bank on the soundness of one's investments to save one from bad things happening is short sided at best and foolish at worst. For what does it profit a person Jesus will say if a person gains the whole world and forfeits their soul? What can you give in return for your soul? Even men like Warren Buffet and Bill Gates are realizing that there is one kind of return on investments that makes you more money and that there is another kind of return on investment that makes you richer in love. *It is when we use our wealth to enrich the lives of those in need that we store up treasures in heaven.*

Ultimately, this should be the motivation of why we give to the church or the church foundation. The monies that you give to us goes not only to pay a light bill but that the church might always be that beacon of light, lighting the way to the saving knowledge of Jesus Christ. We are not simply spending approximately one million dollars on a new HVAC system so that all of us can be more comfortable in the summer and in the winter. It is to be that place where those in need can come out of the cold and be comforted with the warmth of community and the love of Jesus Christ. May God disturb all of us out of our comfort zone if we see this building as anything other than a place where ministry happens. Believe it or not, the building is not the church. Instead, the church is the people of God.

It takes insight to see the real value of money. Jesus said to his disciples that "... the eye is the lamp of the body. So if your eye is healthy, your whole body will be full of light; but if your eye is unhealthy, your whole body will be full of darkness. If then the light in you is darkness, how great is the darkness! For no one can serve two masters; ... You can not serve God and the interest of Money."

*There you have it; to organize one's life around the subject of money is to become enslaved to its interest. But to organize one's life around ministry is to use money to serve the interests of God.*

Even churches can lose their way when it comes to the subject of money. If the bottom line is cutting expenses to meet the budget, then ministry gets short changed. In recent years as our membership has declined, along with the giving, we have cut back on programs and staff to see only more membership decline as well as giving. Clearly, we can not cut our way out of our problems. We can only commit our way out. Here is a novel idea. Instead of being money focused or member focused, why not become ministry focused? Why not use the monies at our disposal to serve the interest of God? Instead of asking how much is this going to cost in dollars if we do x, y, or z, why not ask who are we not going to serve by not doing x, y, or z?

After all, let's not lose sight that the greatest treasure we possess lays within us. Paul reminds the Christians at Corinth that we have this treasure in clay jars so that it may be made clear that this extraordinary power belongs to God and not to us. In other words, you and I are cracked pots that reveal the power of God in our lives when we are most frail and fragile. Instead of covering up our weaknesses, Paul says let them shine through... for when we are weak... God can be strong.

I do not know about you... but my tendency is to do the very opposite. I say this because the dominant culture says that to be strong is never to be in need of anything. If you have insecurities cover them up. Put on a front. Act tough. Hurt others before they hurt you. Bomb others before they bomb

you. Whether this bravado is masked in a streetwise kid, in a Wall Street Investor, or a dictator desperately holding on to power as we see in North Korea and Iran today, it belies an inner strength that can only come from God.

Wouldn't it make more sense to be weak outwardly but strong inwardly than to be strong outwardly and weak inwardly? The advantage of being weak outwardly and strong inwardly is to manifest the life of Jesus in our own life. Paul tells the Christians at Corinth not to worry about the trials and tribulations he has had to endure for their sake. "Though we are afflicted in every way, we are not crushed. Though we are perplexed, we are not driven to despair. Though we are persecuted, we are not forsaken; struck down but not destroyed; always carrying the death of Jesus in our body so that the life of Jesus made be visible as well, so death is at work in us, but life in you."

What will it take for this church to turn things around? Is it not in our members recognizing that the greatest treasure we possess is the power of the gospel to transform lives as we demonstrate the death and the life of Jesus in our bodies and in our congregational life? Our very own Book of Order says that the "... Church is called to undertake this mission even at the risk of losing its life, trusting in God alone as the author and giver of life, sharing the gospel, and doing those deeds in the world that point beyond themselves to the new reality in Christ."

May we have such clarity of insight to realize that the greatest treasure we possess is the good news of Jesus Christ and that my friend is a return on investment in this life and the next. So what will set this generation and future generations free from the interest of Money? Only serving the interest of God can set us free from a life of indebtedness. In the name of the Father, and the Son, and the Holy Spirit, Amen.