

“A Surefire Investment”

Malachi 3:6-12; Matthew 7:21-29 ¹

Gene Eller and Harry Scanlan’s return last night from another mission trip to the Gulfport, Mississippi area causes me to smile at the memory of one of my own experiences there. About twenty years ago, while I was doing my two-week Reserve Duty at Gulfport as a Navy Chaplain, one of the Chiefs gave me a tour of the area where young Seabees are trained to operate earth-moving equipment.

In this particular area, the bulldozers were working with sand rather than soil, and the Chief pointed out that after a certain amount of being pushed and shoved around, the natural texture of the sand becomes polished off, and it won’t move or pile up as sand normally does, requiring replacement. “It’s amusing trying to tell Congress that our sand is worn out,” he said.

What do you think about when you hear the word, “sand”? I remember a sand box that we built for Nathan and Anna in our back yard in Kentucky when they were young, and I think of a similar one Matt has built for Hadley in Elizabethton. I remember some awesome sandstorms when we lived in Fort Worth. And I remember climbing with Jill to the top of sand dunes on North Carolina’s Outer Banks several Thanksgivings ago.

Once upon a time, Linus of *Peanuts* built an enormous sand castle on the beach. His castle had towers, minarets, spires, windows, gates—everything you could possibly imagine. As Linus surveyed his creation, a drop of rain hit his nose. Before long, the drop had become a downpour, and his castle quickly melted away. As he looked at the place where his castle had been, Linus said, “There’s a lesson to be learned here somewhere, but I don’t know what it is.”

Well, here’s the lesson: “*Anyone who listens to my teaching and obeys me is wise,*” Jesus said, “*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 rock. But anyone who hears my teaching and ignores 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 fall with a mighty crash*” (Matthew 7:24-27). As you know if you’ve traveled in that part of the world, this is not a far-fetched story. The dry riverbeds, or wadis, of Palestine can indeed become raging torrents as flash floods fill them during the rainy season.

Notice the similarities between these two builders. Both builders were impressed with the need for building a house. Both were resolved to build a house. Both may have built their houses in the same wadi. Both persevered until a house was built. On the face of it, the largest difference between the two houses was probably that one of them was built more quickly and with less trouble than the other. The main difference, the foundation, was out of sight. Later, both houses faced the same test, but the results were very different, and that, of course, is the point.

As you and I sit here this morning, we’ve got some “floods” of our own, don’t we? Our nation is at war, and hundreds of thousands of our young adults are fighting in the Iraqi and Afghani deserts. Here at home, the spectre of terror haunts our every moment. The HINI virus makes being in crowds more uncomfortable, and perhaps dangerous. Abductions and murders are reported in our paper almost every week. And if that weren’t bad enough, our economy continues to be shipwrecked, with unemployment expected to soon exceed ten percent nationwide.

¹ A sermon by Dr. David C. Stancil, delivered at the First Baptist Church of Bristol, Virginia on October 11, 2009.

In the fall of the year 450 B.C., the nation of Israel was also in the midst of a serious economic situation. The harvest was very poor, and questionable political alliances had been made in order to achieve economic security, but these had had tragic consequences.

Not only was food scarce, but there was also a spiritual famine in the land. The priests were corrupt, the people were guilty of many social evils, God's guidance had been forgotten, and morally-degraded behavior was the order of the day. It was a time in many ways like our own, and it was a serious situation that called for a fearless servant of God. Malachi was God's man for the moment.

Malachi's book is very different from the writings of the other prophets. He doesn't present a catalog of sermons or a narrative of history, but rather launches into a debate with the people.

We can almost see and hear his audience responding to his open-air preaching with questions, comments, objections, and excuses. Through the entire dialogue Malachi compares the faithfulness of God to the faithlessness of God's people. He answers skeptics, calls for repentance, and gives wonderful promises about how God will respond if the people repent.

Malachi's message reminds me of a column Philip Yancey wrote last winter in *Christianity Today*. In fact, the title of this message comes from that essay, "A Surefire Investment: How to Pray in the Midst of Financial Catastrophe."²

In that column, Yancey suggests a three-stage progression of prayer for The Great Recession, of which the first stage consists of the simple cry of "HELP!" "For someone who faces a job cut or health crisis or watches retirement savings wither away," Yancey writes, "prayer offers a way to voice fear and anxiety. I have learned to resist the tendency to edit my prayers so that they sound sophisticated and mature. I believe God wants us to come exactly as we are A God aware of every sparrow that falls surely knows the impact of scary financial times on frail human beings."

Now I've made such passionate four-letter prayers myself, and I expect that you have, too. But we need to keep in mind what Jesus said before he talked about foundations in our text: "*Not everyone who calls out to me, 'Lord! Lord!' [or "Help! Help!"] will enter the Kingdom of Heaven. Only those who actually do the will of my Father in heaven will enter* (Matthew 7:21). We'll ponder this matter of doing God's will as we move along.

After Jesus talked about sand and rock as choices for foundations for our lives, we're told that *when Jesus had finished saying these things, the crowds were amazed at his teaching, for he taught with real authority—quite unlike their teachers of religious law* (Matthew 7:28-29).

That comment leads to Yancey's second stage for prayer in financial distress: "If I pray with the intent to listen as well as talk," he wrote, "I can enter into a second stage, that of meditation and reflection. Okay, my life savings has virtually disappeared. What can I learn from this seeming catastrophe? . . . A time of crisis presents a good opportunity to identify the foundation on which I construct my life. If I place my ultimate trust in financial security or in the government's ability to solve my problems, I will surely watch the basement flood and the walls crumble."

I'd like to restate Yancey's second stage, "What can I learn from this seeming catastrophe?" as "TEACH ME!" So now we have HELP! And TEACH ME!

² Philip Yancey, "A Surefire Investment: How to Pray in the Midst of Financial Catastrophe," *Christianity Today*, January, 2009, 80. www.christianitytoday.com/ct/2009/january/29.80.html

Quoting his friend, Bill Leslie, Yancey suggests that the Bible asks three main questions when it teaches us about money: “(1) How did you get it? (legally and justly or exploitatively?); (2) What are you doing with it? (indulging in luxuries or helping the needy?); and (3) What is it doing to you?”

When we ask ourselves what our money is doing to us, honesty compels us to admit that many lives and many families crumble these days because we’ve put the trappings of “success” ahead of our relationships with God, with our family, and with our friends. Often, both of us work, and sometimes at more than one job, not in order to provide essential shelter and food and clothing, but in order to have every gadget and amusement that the media moguls tell us we should want: “It’s good for the economy!” they whine.

In our pursuit of “the good life,” we Americans have, since World War II, created a “debt-culture” that only “works” when we spend rather than save—and more often than not, we over-spend.³ Dave Ramsey, the well-known Christian financial advisor, commented that “There has been a common myth spread across America that debt is a tool that should be used to create prosperity, but God tells us something different. According to Proverbs 22:7, ‘*The rich rule over the poor, and the borrower is slave to the lender.*’ God shows us his obvious disdain for debt,” Ramsey said.⁴

One of the many valuable lessons such times as these can teach us is the clarification of our values. Marv Knox, editor of the Texas *Baptist Standard*, noted that a seminary professor once told his students, “Show me your budget, and I’ll show you your priorities. If you say you value something but don’t allocate your budget to make sure you get it done, then it’s not as important to you as you claim.”

“He was correct, of course,” Marv wrote. “Baptists are good at knowing what to say about our values, but sometimes we fall short of performance when we fail to put our money where our mouths are. If we say we believe in missions and ministry and evangelism but fail to support those vital tasks with our personal and church budgets, then we prove we don’t really mean it.”⁵

And that brings us to Yancey’s third stage of prayer after “HELP!” and “TEACH ME!” This third stage is “USE ME!”

One of Malachi’s challenges to his people went like this: ⁷ *Ever since the days of your ancestors, you have scorned my decrees and failed to obey them. Now return to me, and I will return to you,*” says the Lord.

“But you ask, ‘How can we return when we have never gone away?’

⁸ *“Should people cheat God? Yet you have cheated me!*

“But you ask, ‘What do you mean? When did we ever cheat you?’

“You have cheated me of the tithes and offerings due to me. ⁹ You are under a curse, for your whole nation has been cheating me. ¹⁰ Bring all the tithes into the storehouse so there will be enough food in my Temple. If you do,” says the Lord, “I will open the windows of heaven for you. I will pour out a blessing so great you won’t have enough room to take it in! Try it! Put me to the test!” (Malachi 3:7-10).

³ Ken Camp, “Faithful Stewards: Can We Reclaim the Corporate Virtue of Thrift?” *Religious Herald*, vol. 182, no. 20 (October 8, 2009), www.religiousherald.org/index.php?option=com_content&task=view&id=3774&Itemid=53

⁴ Dave Ramsey, in Jim White, “Faithful Stewards: Debt Keeps Christians from Reaching Potential,” *Religious Herald*, vol. 182, no. 20 (October 8, 2009), www.religiousherald.org/index.php?option=com_content&task=view&id=3773&Itemid=53

⁵ Marv Knox, “Today is Your Day for Stewardship,” www.abpnews.com/index.php?option=com_content&task=view&id=4457&Itemid=9

Now this is not an example of prophetic bribery. Rather, Malachi's prophetic insight enabled him to understand that if God's resources were deployed as God intends, then God's intended blessings would also take place.

"The same week that global wealth shrank by \$7 trillion," Yancy wrote, "Zimbabwe's inflation rate hit a record 231 million percent. In other words, if you had saved \$1 million Zimbabwean dollars by Monday, on Tuesday it was worth \$158. This sobering fact leads me to the third and most difficult stage of prayer in crisis: I need God's help in taking my eyes off my own problems in order to look with compassion on the truly desperate." So again, Yancey's three stages are HELP! TEACH ME! and USE ME!

Yancey continued, "Jesus taught us to pray, '*Your will be done on earth as it is in heaven,*' and we know that heaven will include no homeless, destitute, or starving people. . . . What a testimony it would be if, in [the midst of this painful economic collapse], Christians resolved to increase their giving to build houses for the poor, combat AIDS in Africa, and announce Kingdom values to a decadent, celebrity-driven culture. Such a response defies all logic and common sense — unless, of course, we take seriously the moral of Jesus' simple tale about building houses on a sure foundation."

Even in such economic times as these, when most of us have sustained pretty huge investment losses, we still remain among the very richest people in the world. And Jesus told us that "*Much is required from those to whom much is given, and much more is required from those to whom much more is given*" (Luke 12:48).

As you and I contemplate how to structure our investments against future meltdowns, perhaps we should also remember another of Jesus' teachings: "*Don't store up treasures here on earth, where they can be eaten by moths and get rusty, and where thieves break in and steal. Store your treasures in heaven, where they will never become moth-eaten or rusty and where they will be safe from thieves. Wherever your treasure is, there your heart and thoughts will also be*" (Matthew 6:19-21).

Or as Paul put it, "*God will generously provide all you need. Then you will always have everything you need and plenty left over to share with others*" (2 Corinthians 9:8). The key to surefire investments is faithfulness toward God and generosity toward others. May God persuade our hearts—and our wallets—that this is really True.