

FINANCES AND FAITH
Matthew 6:19-21
Psalm 37:3

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Our stewardship verse this year is Psalm 37:3, “Dwell in the land of the Lord and cultivate faithfulness.” The psalmist is comparing the fostering of our faith with gardening. To produce a bumper crop, we need many elements in place: sun, water, temperature, soil pH, etc. Any one of these factors can cause the crop to fail.

Cultivate faithfulness. Our faith, too, must grow. Likewise, there are many elements in cultivating our faith: worship, prayer, meditating on God’s Word, obedience, gathering with God’s people, and giving.

Without care of our faith and our finances, we will never grow in Christ. Jesus could have hardly been clearer about this connection. According to Him, there is no better measure of a man than his purse. Our true values show forth in our finances.

Today we continue in our sermon series in Matthew, where we learn about the connection between our finances and our faith.

You’ve heard about adopting greyhound racing dogs, haven’t you? Those big, beautiful, lean, muscular running machines that chase that mechanical wooden rabbit around and around the track. Those dogs just exhaust themselves chasing that rabbit.

When those dogs get to the point that they can no longer race, the owners put a little ad in the paper to see if anybody wants to adopt one of those retired race dogs for a pet. You can have these dogs free; otherwise, they are going to be put down, they are going to be put to sleep.

Pastor Fred Craddock said he has a niece in Arizona who can’t stand the thought of those dogs being destroyed, so she goes out and adopts them. She has several big old greyhound dogs in her house. She just loves them.

He said he was in another home where they had adopted one of those big racing dogs – a spotted greyhound. He was just lying there in the den. One of the kids in the family, just a toddler, was pulling on its tail, and a little older kid had his head over on that old dog’s stomach, using it for a pillow. The dog just seemed so happy.

So Craddock asked the dog, “Are you still racing?”

“No, no” the dog said to the preacher. “I don’t race anymore.”

The preacher asked, “Do you miss the glitter and the excitement of the track?”

“No,” replied the greyhound.

“Well, what’s the matter? Did you get too old to race?”

“No, I still had some race in me.”

“Well, what then? Did you not win?”

“I won over a million dollars for my owner,” the dog replied.

“Well, what was it? Bad treatment?”

“Oh no,” the dog said, “they treated us royally when we were racing.”

“Did you get crippled?”

“No.”

“Then why?” the preacher pressed.

“I quit,” the dog said.

“You quit?”

“Yes,” he said, “I quit.”

“Why did you quit?”

“I discovered that what I was chasing was not really a rabbit, and I quit.” The dog looked at the preacher and said, “All that running and running and running and running, and what was I chasing? It wasn’t even real.”

A whole new life, just like that. He quit chasing the wooden rabbit. (Fred Craddock, *The Cherry Log Sermons*, p. 29-30)

Jesus is telling His disciples in this, perhaps His greatest, sermon, the Sermon on the Mount, to be careful what you chase. Be careful what you run after. Be sure it’s something that is real. Be sure it’s something that lasts.

The great newspaper publisher, William Randolph Hearst, was a patron of the arts and spent a great deal of money collecting art treasures for his collection. A story circulates that one day he found a description of a piece of artwork that he felt he must own – a rabbit that he must chase. So he sent his agent abroad to find it.

After months of searching, the agent reported that he had found the treasured object and that it was close to home. Where was it? In the Hearst's own warehouse, with many other treasures that he owned that were still in their crates. The great Hearst had been searching for a treasure that he already owned!

Such is the power of wealth that it blinds us to the treasures we already have and causes us to focus on obtaining more without appreciating what we already have.

It reminds me of the man who wanted to move because he wanted a change. He called a realtor, who visited his home to list his house for sale. Only a few days passed when he found the new dream home he longed for: three bedroom, two bath, brick veneer, well landscaped, in a quiet neighborhood, study, new appliances. He called the realtor immediately. When the receptionist gave him the address of the property, he was shocked to find out it was his own home.

What are you chasing? Is it real? Do you really need it?

As Americans, we are seldom satisfied. We begin to worship earthly treasures.

Jesus talks about the Kingdom of God a lot. He talks about having a kingdom set of values instead of an earthly set of values. Jesus says that we can determine where our heart is by how we handle our resources.

It's kind of disturbing when Jesus gets so personal. I am a lot more comfortable when he is railing at the Pharisees or Sadducees. I feel quite good about Jesus when He is teaching me to love my neighbor. But when Jesus talks about financial faith, often we'd just as soon turn the page. The problem is that Jesus teaches about having a spiritual set of values a great deal – almost on every page that we turn.

Matthew 6:19-21

The Sermon on the Mount is about kingdom values.

I. Do not lay up treasures where they are sure to turn to trash.

If it will not burn, it will rust.

If it will not rot, it will crack.

If it will not break, it will bend.

Material things are always deteriorating.

I don't know whether you have tried it before – I will never try it again. It was tall and shiny, rust protected, blue and green striped. It had a super slide, monkey bars, and a porch-style swing. It promised years of rust-free, carefree joy for Ryan, Jordan, and mom and dad alike. (Chandler was not yet born.)

It was a backyard swing set – king-sized, Toys ‘R Us style. Have you ever tried to put together a swing set? The box was so small for this gigantic outdoor entertainment extravaganza. Hmmm....they must have left something out. That big swing comes in this little box? Four days, 2001 pieces, 1000 pounds of concrete later I had finally put together the beast of the backyard.

It was written in ever so small print at the end of the instructions. It wasn’t displayed on the sign at the Toys ‘R Us store. At the very end of the instructions it said, “To ensure safe operation of swing, examine and tighten all bolts and screws weekly. To prevent rust, spot paint swing monthly.”

What? Did I own the swing, or did the swing own me? I just spent the last four days of my life putting the monster together. This was not going to be carefree pleasure. Rather, it was going to simply enslave me, stealing yet another portion of my already short day.

Material things are always deteriorating, demanding our time and attention. The oil needs changing. The pool needs to be backwashed. The camera flash is dead because it needs new batteries. The air conditioner needs more freon and a new filter. The house plants need watering. The trinkets are dull with dust.

Jesus warns, “Don’t keep your treasures on earth.”

Jesus spoke as much about the spiritual use of material possessions as he did any other single topic.

Preaching about stewardship, about materialism, didn’t make Jesus a very popular preacher. It won’t make me one now – it didn’t make Him one then. A survey in *Ministry Magazine* found that nine out of ten preachers refuse to address the issue of materialism. I’m willing to guess that eleven out of ten in the pews refuse to listen if a preacher does have enough courage to broach the topic.

That does seem odd, given just how much Jesus talked about it.

According to the book *In One Day*, Americans

- buy 190,000 wrist watches,
- throw away 20,000 television sets,
- spend \$700 million daily on recreation and entertainment,
- buy 200 miles worth of neckties each day (that one kind of hurts),
- buy 55,000 pieces of Barbie doll clothing (you know Barbie must look her best).

It seems, indeed, we are storing our treasure where it will rot, rust, bend and break.

II. Rather, Jesus said spend your time and talents on things that last forever.

What Jesus argues here presupposes belief in rewards in heaven. As the author of Hebrews put it, “Without faith it is impossible to please God, because anyone who comes to Him must believe that He exists and that He rewards those who earnestly seek Him” (Hebrews 11:6).

If we are genuinely committed to the Kingdom of God, our most cherished values will be established by God.

Just as the coming of Jesus makes the Kingdom of God already present – at least incipiently – so even now the disciple of Jesus is accumulating treasure in heaven.

And, just as the Kingdom of God is yet to come in its fullness and splendor, so also the disciple of Jesus awaits that consummation in order to enter the fullness of the blessings the Father has prepared for him.

It is a poor bargain which exchanges the eternal for the temporary, regardless of how much tinsel is used to make the temporal more attractive.

When Chandler, my daughter, was 2 1/2, she could not determine the difference between real jewelry – real gold with timeless and lasting value – and shiny plastic which has no intrinsic value whatsoever. Sometimes I looked at her as she gathered costume jewelry handed down to her from her older sisters – and she was just as happy and delighted and territorial about trinket treasures as she would be about a 24-karat gold necklace. She had no real sense of value – or at least her sense of value is based upon false assumptions. She is chasing something that is not real. She dances for plastic rabbits.

Even so I ponder, as I watch her, “Does God look down on me? Are the things I’m chasing real? To Him, do I look like I’m collecting plastic trinkets? Is He amused by my sense of value, like I was amused by my two-year-old’s?”

Certainly He is, and Jesus was amused by the sense of value of humanity in His day. “You’re doing that all wrong,” He said. “Don’t lay up for yourselves treasures upon earth, where moth and rust destroy. Rather, lay up for yourselves treasures in heaven, where neither moth nor rust destroys, and where thieves do not break in and steal.”

Are we ever really satisfied with the stuff around us?

Erma Bombeck’s book, *I Want to Grow Hair, I Want to Grow Up, I Want to Go to Boise*, tells about the experiences of children who are cancer patients. The book tells about Christina, who has been diagnosed with cancer. A friend asks Christina what she would like for her eighth birthday. Christina rubs her hands over her bald head, rests her face on her hands, and replies, “I don’t know. I have two sticker books and a Cabbage Patch doll. I have everything.”

She echoes the teaching of Jesus. “A man’s life does not consist of the abundance of things which he possesses.”

Sometimes it is costly to have a kingdom set of values – to put the church first, to write our tithe check and, in doing so, acknowledge that God is really owner of everything that we have, that He is the provider of our health and our strength and our income, to empower the bride of Christ, the church, for missions and ministry.

In the generation that I'm doing funerals for right now, it's not unusual at all for the family to say, as a family recently said to me, "The first check mom wrote every month was a check to the First Baptist Church of Amarillo." Her son said, as he managed her finances, that she would always want to know how much interest she had earned, how much her account had changed, so that she could write out her tithe check every single month for the amount she deemed appropriate. It wasn't what was left over. It wasn't an afterthought. It was a life disciplined by kingdom values. She was cultivating faith.

When Gary L. Hearon of the Dallas Baptist Association was at the BGCT in Amarillo, a man in a restaurant saw his name tag and asked if he was a minister. He admitted that he was. Quickly the man retorted, "I don't go to church anymore. The church is always asking for money." Hearon later reflected on what this man said, and he wrote:

Candidly, the man was misinformed. It is the world, not the church, that is always asking for money. The cashier at the grocery store always asks for money. With unfailing regularity the mortgage company asks for money. Each month, for most of us at least, brings a new collection of bills. Are any of yours from the church? Who withholds a percentage of every dollar you earn? The IRS will, but not your Heavenly Father.

Some folks say there is no free lunch in this world. That's true,...except at church. There is never an admission charge even if you attend every week. If you are in the hospital, you will be visited by someone. Who else provides free counsel when you need it? Do you ever get a "subscription notice" for the publications you receive from the church?

What will it cost you when a loved one dies? You will be charged by the undertaker for his services, but not the church. The church building will be there when you need it, and no one will really know if you contribute or not. The church requires no membership fees or annual dues. You pay taxes to provide your children/grandchildren a "free education"; but churches operate Sunday Schools offering quality Christian education with no cost or financial obligation. The church will never send you a bill.

The truth is the church asks for money much less than any other organization. Consider: for all the things your money can be used for, does any other organization provide anything as important as what your church provides? The church is Kingdom business. Invest wisely for eternal returns.

III. Do you want to find out where your heart really is? Look at your treasure.

James Knight, a psychiatrist at Tulane School of Medicine, observed, "Patients show far less resistance in relating hatred for their parents in disclosing sexual perversities than in discussing their financial transactions." It is as if people equate money with their innermost being.

You want to make people defensive? Start talking about stewardship.

Jesus said it well. We must realize that our money represents our time, ourselves. How we spend our money is a direct reflection of what is important to us. If our automobile is important to us, we have a large car payment. If our house is important to us, we have a large house payment. If clothes are important to us, we purchase garments which reflect our love of being well dressed.

And...

If our church is important to us, we give regularly and sacrificially to undergird and strengthen her and her ministries.

Jesus said, “Do you want to find your heart? Find your heart by seeing what is really important to you, by seeing where you are investing yourself, where you are storing up your treasure.”

Our money. How we spend it, withhold it, give it, save it, receive it – all reveal our deepest beliefs and values.

Where is your heart? Jesus said to take a long look at your checkbook – that’s the best measure of your heart’s true commitment.

It’s so easy to forget that here on earth we’re just passing through. We begin to try to build a personal fortress – our home – and collect an incredible amount of things. When we do so, we easily lose our kingdom perspective.

It’s that time of year when your Finance Committee and your Stewardship Committee ask you to contemplate what gifts you are going to make to First Baptist Church next year. We need to know. We have ministries to plan, people to serve, missionaries to undergird, buildings to heat and cool. This is your church. These are your ministries. Money is spent only in accordance with the way in which you have voted to spend it. In establishing our church budget, we are totally and absolutely dependent upon the generosity of our members to do their ministries.

There is no Plan B. There is only you and me, each giving of our tithes and our offerings to God through Christ’s Bride, the church.

Our commitment cards are due on November 17. We need everyone to turn them in. It’s a private commitment, between you and God. Nobody sees anyone else’s commitment card. If you can’t be here next Sunday, then please make every effort to mail your card into the church office.

But really, this is all a lot bigger than that, too – as important as that is, because our ministries are important. Most importantly, it is a chance for you and your family to sit down and to pray and rethink your commitment to Christ, rethink your commitment to His church.

How about you? What do you need to quit chasing? What are you running and running and running after that isn’t even real? Be careful what treasures you go after – for most of them will rot and rust and bend and break. It is only the kingdom things that last forever. The wooden rabbits aren’t worth it.