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John Crosby
The Christian Atheist: I Believe in God, but I Trust in Money
Matthew 6:1-22

It's amazing how time changes your perspective. I was in my first church. I was 29 years old. It was my second week. I'm up to do the prayers and this really old guy, I figured he must be 60—no, he was probably in his early 80s-- comes clomping, and I say that deliberately, clomping up the steps of the chancel. You could hear him coming because he had big, heavy metal braces on his legs. Apparently he had had polio as a kid, and he had to just sort of walk like a tin man. He comes up the steps. He is tiny, 5'1", 5'2." He is a Scot from Scotland. He would say, "Not that stinkin' Edinburgh, boy, the *Highlands*." He was proud of it. He was a seventh-generation Presbyterian from Scotland.

He comes up, and I wouldn't say he leaned over the pulpit because he was too short, but he leaned *into* the pulpit. With that beautiful brogue he said, "Ah've coom today to talk to yooou 'bout money. Y've got it. We want it." And we're off, but that's not this sermon. As a matter of fact, I want to say, you don't get many sermons where the preacher gets up at the very beginning and goes, "This sermon is probably not for you. This sermon is probably for somebody seated near you and during the service, you should think about them. You should pray for them, that God would say something to them." As a matter of fact, right now would you just turn to somebody else and say, "This one's for you." Okay? Just do that right now. Turn to them and say, "This one's for you." Exactly! And the reason that I'm sure it is not for you is because of the way it starts. The apostle Paul is talking to his protégée, Timothy, about how he should lead.

¹⁷ Command those who are rich in this present world not to be arrogant nor to put their hope in wealth, which is so uncertain, but to put their hope in God, who richly provides us with everything for our enjoyment.

So there it is, right there at the start. Finally, a word from God for somebody else, those rich in this present world. He obviously is talking to the One Percent Club, right? In our political discourse, He is talking to the one percenters, not to us. God says,

¹⁸ Command them....

You see, not *us*.

¹⁸ Command them to do good, to be rich in good deeds, and to be generous and willing to share. ¹⁹ In this way they will lay up treasure for themselves as a firm foundation for the coming age, so that they may take hold of the life that is truly life.

Them! Those rich in this present world. I'm involved in a semi-scholarly battle talking about how the Jesus of history, this Rabbi, is quickly co-opted by the early Christians and they take little bits and pieces of what He said and Christianize it. One of the reasons why I do not believe that is because it is less than 25 years from the time that Jesus dies to the time when the apostle Paul writes these words, and when I listen to the apostle Paul, I am hearing Jesus. I am hearing the voice of Jesus when He said, "Command those who are rich in this present world...." He is talking the Sermon on the Mount, isn't He? Remember Jesus in the Sermon on the Mount? Matthew 6, same words.

¹⁹ "Do not store up for yourselves treasures on earth, where moth and rust destroy, and where thieves break in and steal. ²⁰ But store up for yourselves treasures in heaven....

In this way, Paul says, they will lay up for themselves treasures for the coming age, treasures in heaven. Jesus says,

²¹ For where your treasure is, there your heart will be also....

²⁴ "No one can serve two masters. Either you will hate the one and love the other, or you will be devoted to the one and despise the other. You cannot serve both God and money.

The Sermon on the Mount. Jesus. Thank God, literally, thank God! You should thank God that He is only talking about those rich people in the one percent. He isn't talking about us because on a global scale, more than 70 percent of Planet Earth lives on less than \$500 a year. I spend more than that on coffee, but that is still not us, right? Because we are living in one of those pockets in the United States that is known for its poverty and its ignorance and, you know, it's not like we are living in Edina. No, wait a minute—this is getting worse. Okay, everybody within the sound of my voice would be characterized in the Bible as *one of the rich*. Certainly I would be. You know, the problem with money is that nobody feels rich. Nobody feels rich because there is always somebody richer. Nobody feels rich even when others think we are. We don't feel that way. Well, the apostle Paul talks to all of us, and he says,

⁶ But godliness with contentment is great gain. ⁷ For we brought nothing into the world, and we can take nothing out of it. ⁸ But if we have food and clothing, we will be content with that. ⁹ Those who want to get rich fall into temptation and a trap and into many foolish and harmful desires that plunge people into ruin and destruction. ¹⁰ For the love of money is a root of all kinds of evil. Some people....

Them, not you.

...eager for money, have wandered from the faith and pierced themselves with many griefs.

In other words, in wandering from the faith, they have wandered from what they believe, and they have become Christian atheists. I believe in God, but when it comes to money, I'm living as if God does not exist. Now I believe in God, but in cash I trust! You know what? I feel like I probably ought to pray.

Lord, I pray that in these next minutes that You will speak and that once again Your Word

will comfort the afflicted. You will bring comfort to the afflicted and You will afflict the comfortable. What would You say to me? What would You say to us, Lord, about believing in You, but spending as if You didn't exist? What would You say to us? Amen.

As we were listening to Rich, I looked across the way and saw Deb and several of you who have been pastors and staff through the years. It is the great privilege of my life to have been here for more than 20 years because I know many of your stories, and I know when the guy stands up and says, "Ah've coom today to talk to yooou 'bout money," something happens in your heart because some of you are living on child support. And some of you here have worked your tails off for a half a century. You've worked a lot, and now you are retired and you're on a fixed income, that income is both smaller and less fixed than you have been promised. And some of you here today are struggling because paying alimony is killing you now, and some of you are struggling because alimony payments are not coming. Some of you are here listening to me, and you are saying, "Yeah, I don't have a job, dude." And some of you hear me talk about money, and you have children in college or those of you who just baptized those babies, tomorrow those kids will be in college. Just so you feel better, they will be going to Brown, \$70-\$80,000 a year. I believe God wants to comfort the afflicted, and afflict the comfortable, and I believe that God has something to say to every one of us today.

This idea of being a Christian atheist is where we are spending some time because we believe that there is a battle between what you believe, how you want to live, and the way you actually do live. The distance between what I believe and what I say and what I live is Christian atheism, and it has never been more powerful for Americans than in the area of money. Remember a couple of weeks ago, we started this series with the idea that it would be easy to follow Christ if God was the only force in the universe. That affected me. Then we pointed out a hill. We put a picture of a hill up on the screen and said that this is like war games. There is an enemy, and that enemy wants to take you and doesn't care what you say you believe but doesn't want you living your life with God. We said that one of the ways the enemy captures the hill is by figuring those places where you are blind and sneaking up the ravine and capturing you, and that happens in America with money every single hour.

Where does the evil one attack you in the area of money? You know, 13 percent of all the words out of Jesus' mouth are directly about money. Over one-third of all the stories Jesus tells deal with money. I watch you and you look like ducks. You know ducks. You look great on the surface, but underneath you're going like this, just trying to stay in place. Jesus would say something to you, too. He lived in a tiny, poor, backward country. You and I live in the wealthiest empire in the history of the world, but there are pictures of Jesus with people with a little and with people with a lot, and He talked to all of them about money. Remember when Jesus meets this rich guy, a young rich guy is the way he is described, and it says Jesus looked at this young rich guy and He loved him. Jesus says, "Oh, man, come with me. Give all that stuff away and follow Me. I can see that stuff is a chain around your soul." Then it says, "And the man went away sad for he was rich."

Jesus tells a story about a guy who works hard and saves his money. He has all that he needs and more, so he starts to build barn after barn after barn to store stuff he doesn't need. Then the voice comes in the middle of the night and says, "Hey, fool, you are dying tonight. Who gets to eat all of that?"

And Jesus tells a story about two men, a rich man who every day walked right by a poor beggar and they both die. Jesus says when they die, one of them goes to heaven and one of them goes to hell. The poor man goes to heaven, and the rich guy goes to hell. From hell the rich guy looks up and says, "Hey! Hey! Lazarus," the beggar's name, "Lazarus, can you just get me a little water? I'm dying down here." And the voice from heaven comes and says, "Remember in this life you enjoyed it all, and Lazarus suffered. Now it is your turn." Pretty rough stuff!

But Jesus also looks at the people who don't have a lot and loves them, too. Remember he comes to church one day, the temple, and they have an offering, always. And for the offering, one of the rich guys takes a bag of gold and drops it in, and everybody goes, "Ohhhhhh...." Out of the corner of His eye, Jesus sees this woman give less than her Social Security payment, just a couple of coins. He says, "Right there. See that. The rich guy tipped. She gave out of her heart." He loved that.

The last interaction that Jesus has before He goes to die is with Zaccheus, the cheating, lousy tax guy who has gotten rich off the backs of people all around him. He says, "Zaccheus, come with Me." Zaccheus goes and takes Him to dinner. They have a great dinner. Zaccheus stands up and says, "That's it! I'm a new man. If I've cheated anybody, I will pay you back fourfold. I'll give away half of what I've got." Jesus looks at this guy who used to be much richer and is still rich and says, "Salvation is coming to this house today."

Maybe the most famous story Jesus ever told was about a guy who wasn't even a Jew. It was just somebody on the road who sees somebody who got mugged and stopped and helped him. The Parable of the Good Samaritan, right? This is about money, too. It is about living a life in such a way that if you see others in trouble, you see you have the ability to help them. Jesus was able to walk into the houses of the very rich and the very poor and act exactly the same. I cannot. I've been here 23 years, and my friends around the country say, "What is it like to work in a rich church?" I say, "I have to be very careful." For the first 10 or 12 years that I was here, I think I was too careful. I wanted to make sure that everybody knew that I didn't care who was rich and who was poor, so I was bending over backwards not to talk to the rich people, not to go into their houses, not to spend time with them. That was so wrong because they needed help with their souls a lot, too, and this is one of my challenges with money.

What are your challenges with money? Where does it rub for you? As I look through this passage, I thought the first challenge was where it says, "So command them not to put their faith in wealth which is so uncertain." How many of you since 2008 have felt like wealth is a little less certain than it used to be, your wealth, our wealth, together? In this economic environment, it feels like it is a lot more unsettled, doesn't it? There is a lot more anxiety and worry. Some of you are afraid that there won't be enough. Some of you are afraid that it will be taken away. Wealth which is so uncertain may be your challenge.

Or another one. Where it says, "For some people, eager for the American Dream...." No, no, it says, "Some people eager for more money, the American Dream, have wandered from the faith." You don't turn into a bad person because you worked hard. You don't. But some people, step by step, small step by small step by small decisions, have wandered away from that pure "You and me, Jesus, all the way. Anything I've got is Yours." Now all of a sudden, there are kids to raise and retirement to pay for and bill after bill and it is not so easy any more. Some have wandered away.

The one that hit me this week, actually, was that I live in a money-soaked world and from the time I wake up in the morning, I am compared with everybody else. I don't know if you feel that, but this week I felt that. Every time you turn on the TV, you are being told, "You don't have enough." "You don't look good enough." Every time your kid goes away to school or comes back from school, you are wondering, "Do they have enough? Do they have too much? Am I succeeding or failing?" You know, sometimes you don't notice what a rat race you are in until you see it lived out very differently. This week I ended up going over to a friend's house. A dual income house. A physician and another wage earner. They do very well. They downsized a couple years ago, about the same time Laura and I downsized. We go up to their house, and I pull up and go, "Are you sure we've got the right address?" We walk in and I go, "Huh! This is a very modest house for a doctor to live in." I mean it was nice. It was well decorated. It was very welcoming, but my house is nicer than that house and that was jarring to me. Do you ever get that? Comparisons!

The fourth challenge for me in this whole area of giving is, is it the priority of a well-ordered life or is it the pittance that you do to get the pastor off your back? People who earn \$30,000 a year end up giving away 3.9 percent of their income. How do you live on \$30,000 and give away 3.9 percent? People who make \$100,000 give away 2.4 percent. What is wrong with this picture? Well, none of us think we are rich; \$100,000 in Edina is not rich. What is your biggest challenge? I've got to tell you, the key is not the amount you are giving away. The key has got to be closer to whether you are holding what you have loose and are not obsessed by worry. You are not grasping. You have figured out who your Master is. That is God's word to Christian atheists and me. In this area of life, I am a recovering Christian atheist. I am not there. I am on the road, and the word I heard from God this week about Christian atheists was, "**Teach them not to put their trust in wealth, to find the antidote and learn to apply it.**" Exactly our Scripture reading. Teach them not to put their trust in wealth which is so uncertain, so let me tell you this as straight as I can. I believe that God's antidote to a money-sick world is what He tells Timothy,

⁶ But godliness with contentment is great gain.

It is not about the amount. It is about contentment. Godliness with contentment. Are you either godly or content? Godliness *with* contentment is the real gain. That means the removal of anxiety and the presence of generosity. The removal of anxiety and the presence of generosity is what leads to real freedom. That is the antidote, and it is a lot more about the trajectory than it is about where you are right now. You know, right now you might have bills out the wazoo. You might have college tuition. You might not have savings. Is that where you are right now? It is the trajectory of where you are headed. Look at the destination.

Let me quit preaching for a minute and start meddling. I think it is pretty clear that in the Old Testament, the tithe, that is 10 percent of your pretax income, was the base. That was the floor. Everybody who took God seriously was supposed to give away 10 percent of their pretax income. I think that has become the bottom floor of the New Testament. I think the New Testament is far more radical than the Old. God says, "It is all yours. Tell me how much you need to live on." So 10 percent of your pretax income is the minimum. Some of you are sitting here going, "What is this guy smoking and how do I get some? Do you know how I would have to rearrange my life to give away 10 percent of my pretax income?" Exactly. King Jesus is saying, "Rearrange your life so that you will be free." How's it going so far? My sense is that it is

not about the amount you give. It is about what is happening in here. It is about rearranging your life, and to rearrange your life you need a plan. I believe many of you don't want to be Christian atheists. You want to be Christians through and through, even in the area of money. You want to dethrone the god of money and be free. Not rich, free. Let me give you just four ideas.

First, I believe you cannot do it alone. We need to have the power of community. It says in the Book of Acts, chapter 2,

⁴² They devoted themselves to the apostles' teaching and to the fellowship....

⁴⁴ All the believers were together and had everything in common. ⁴⁵ They sold property and possessions to give to anyone who had need. ⁴⁶ Every day they continued to meet together....

Do you have that kind of community? Do you have any kind of community or do you just have friends? Do you have anybody beyond your spouse who knows how much you make and how much you give? Maybe even your spouse if you are married doesn't know how much you make and how much you really give because sometimes we don't want our lives examined when it comes to money.

When I was in my first church, I became part of a small group called The Bruised Camels. Remember Jesus says that it is easier for a rich man to get into heaven than for a camel to get through the eye of a needle? We became The Bruised Camels because we wanted to get through but we were camels, and so we started to talk about money in our lives. The third year we came to the meeting--we all met every other week--with our 1040s. "This is how much I made." Well, no big deal for me, man. I made \$27,000, and I was single. I was giving away 23 percent of my income. I'm not doing nearly that well now. The Bruised Camels met and encouraged each other inch by inch by inch by inch. Now I'm not telling you to do that, but I am saying you cannot do this alone. You need somebody in your life to whom you would say, "This is how much I make. This is the percent that I give away. We are not doing as well as we want to, but we taking this small step." You've got a community. That is No. 1.

No. 2., if you want to live free from money, you need to train your children to be free. You need to train your children in order to free them or they will fall into the same trap that you and I have. We've got two daughters. As they were growing up, we played this game with them three times. I took money out and dropped it on the kitchen table, when they started school, when they started in high school, and when they went to college. I said, "Okay, kids, you each get all the money I have. Here is a quarter, it is \$10,000. Here is a dime, it is \$1,000. Here is a penny, it is \$100," and they felt rich. Then I said, "Okay, let's play the game. Our house cost \$39,500 this last June, gimme." Okay, they had plenty left. Utilities were....., gimme. School was \$7,000, gimme. Tennis lessons were \$1,200, gimme. By now they didn't like the way this was going, but they heard a lot more. "The car that we take you to practice in cost this much, gimme." By the end they are holding two lousy pennies. I said, "So what haven't we got?" Maggie the younger one wailed, "We're not going to Disneyworld...." The older daughter, Katy, who has gone to church all of her life, said, "I know I'm supposed to say we haven't given anything to Jesus...." The joy of discipleship! The second time we do it, Maggie has figured it all out. "Okay, Dad. Here is what we do. We give the money away first, then we will have enough left." Wow! You have to teach kids, but more important than teaching kids, you've got to show kids. They have to

see it. They only believe about 20 percent of what we say, but they believe all of what we do.

Let me tell you this. Last night one of the senior VPs of Cargill is sitting right over there. I turn to him and say, "Do you know Jamie Dolynchuk?" He didn't, which probably helps Jamie. He would be a little afraid if the senior vice-president knew his name. Jamie has just moved to Kuala Lumpur with his family. They are there with Cargill for a couple of years to try to turn a set of factories around. Jamie and I are having coffee. He has been there about eight months and I say, "How's it going?" He says, "You know the thing that strikes me? You live in Kuala Lumpur and with what Cargill pays, you can live like a king." He said, "What struck me was that all of the people with us who are expats have two maids and a chauffeur and a cook and it costs less than their cable bill at home. You can live like a king." I say, "How do you do that?" He says, "Well, we are trying, but we decided no chauffeur, no cook, no maids because we didn't want the kids to come out and say, 'I'm ready to go. Sally is doing my bed.' And my wife drives the kids to school while all the others have chauffeurs. Sometimes the kids whine about it, but a lot of times, they look around them and say, 'Wow, dad!'" We need to teach our kids, but we need to show our kids.

No. 3, if you want to break the power of god money, I think you need a picture of what you are giving for, not what you are saving for. People don't want to save. They need a picture of what is there. Get out the picture of the sailboat. You know what I mean? You need a picture of it. Let me give you one of mine. Last year I had the privilege with several of you to go to Africa again, to Zambia. We were driving to the church where we were meeting our sponsored kids again for worship, and we passed this young family walking. A couple of miles later, we pull up to the church and about an hour later, they arrive. They had walked the whole way, and it was the family that we were sponsoring. This cracked clay drum is from Loveness' daddy to me. Loveness is two, and she is the cutest child you've ever seen on the planet. Loveness' daddy carried this probably four or five miles so that it could sit on my desk, and every day I remember how much Loveness' daddy loves his little girl and how my stinking \$35 a month is going to put that little girl through school. It is going to teach her about Jesus. It is going to give her father dignity. Loveness' daddy and I, we're in this together. *That* is what God wants me to do with my money. *That!* Command those who are rich in this world.... A reminder of how little it takes to be happy.

I don't want to let you off the hook on this one, but let me end with something a little different because we are Presbyterians, right? We get a plan, we plan to work, we work the plan, and we feel good. Deviate from the plan, folks. The last word I had was *splurge!* Jesus was famous, and not because He gave away so much money. Jesus was not famous because He was holy. Jesus was famous because He kept going to parties. Really! That is what people said. He was a party-goer. He kept going to feasts. Jesus loved weddings. He loved feasts. He loved to splurge. I encourage you, do something stupid with your money. Do something extravagant every once in awhile. Buy him something that is a surprise. Take the kids somewhere that is life-giving. Build memories. Splurge. Splurge on the good things of life, and splurge on the other things of life. Splurge that way, too.

I can tell this story because my wife is, literally, on her way to the airport and is not here. Really! Several years ago we realized that Laura's eyes would glaze over less when we talked about money if she could own a stock. You know, like you, get the index funds, the blah-blah-blah

funds and it is just for her. She said, "I want to own a stock. I want to see it go up and up." So we talked with three of our friends, including our financial advisor and got a great stock. Unlimited future, growth industry, solid, dividends, a great stock. I said, "Well, let's buy five, honey. Let's go crazy." She said, "John says, 'Let's buy five,'" and they bought \$5,000. I thought \$500. So we owned \$5,000 of this stock, and it was great. You can get an app where you track a stock, and she's got one of those. We go down to Chicago and worship with some friends, and in this church service, they bring out onto the chancel, a machine that spews out water. They say, "The biggest problem in the Third World is unclean water. For \$15,000 you can give clean water for a village." That was a focus for this church, and Laura felt struck. She said, "That's it. John. God told me to buy that stock so we can give all the profits for clean water. Isn't that cool?" I said, "That's really cool, honey. That's just great."

She bought this stock, and she tracked it. She was excited. She was going to give it away in \$1,000 increments as it grew. It would take awhile but that was okay. Two, two-and-a-half months after she bought the stock and we made this pact, the stock she bought had a little bit of a setback. The stock was British Petroleum. Yeah... He used to be a friend. Her stock went phooooooo, and she is heartbroken. But the stock is coming back. It is starting to pay dividends. Every penny now goes for clean water. I am probably the only Presbyterian pastor on the planet praying for an oil company because my wife has splurged in the things of the Kingdom of Heaven.

How do you know when you've arrived with money? I don't know that you do. I think the battle with money is like the battle with humility. When you think that you've become humble, you are not. For Americans the battle with money is like males' battle with lust. Men stop battling with lust about three days after they are dead. It is just not going to happen. But that doesn't mean that your life is bad now. It just means that it is easier for a camel to get through the eye of a needle than it is for a rich person to get into heaven. We need to take that seriously, but those of us who follow King Jesus have found great joy on the journey, and it is the joy and the hope and the love and the stories that keep us on the journey. I don't know where you are, but I know where God wants your heart to be.

²¹ For where your treasure is, there your heart will be also....

Lord Jesus, I thank You that Your Word afflicts the comfortable and it comforts the afflicted. You have done that with me again, and I pray that my brothers and sisters here will leave with hope and a renewed determination that money will not be their god, that You will be. I pray that You will teach them contentment and in that, freedom from fear, and that they will be free to be generous so that people who look at them will see that their house is different and their kids are different and will wonder about their God. In the Name of the Father and the Son and the Holy Ghost, we pray. Amen.

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