

MONEY, GOD AND YOU

The frantic activity on the floor of the New York Stock Exchange seems like total chaos to the untrained eye. Visitors often wonder how anything could get done amid all this noise. But actually, this is the sophisticated engine room of a vast, financial empire, and it's usually running full speed ahead.

In the past few decades, however, the financial capital of the world has been rocked to its foundations by chaos of a different kind, and we've been reminded of how easily the spoils of commercial conquest can be reduced to dust.

New York City is often referred to as "The Big Apple". Speculation has yielded different stories about how the city acquired its nickname. But there's no doubt that this is one place many people come when they want to have it all. New York City. From the bright lights of Broadway, to the big deals on Wall Street, to the ethnic neighbourhoods teeming with exotic tastes, sounds and sights, this city beckons with an allure that few places on earth can match.

The most talented and ambitious people,

the people who want to take the biggest bite out of life, often start here, trying to work their way up those awesome towers of concrete and steel, trying to get to the top.

The tallest skyscrapers that form the most famous skyline in the world are crammed into Manhattan Island. It is no overestimation to say that that piece of real estate is the financial capital of the world.

Wall Street can be a rather intimidating experience. No, it's not because you're likely to be mugged in broad daylight, nor is it because you risk being run over by an impatient taxi driver. Wall Street is intimidating because of the concentrated quest for power, specifically, the power of money. Here, more than anywhere else,

you can hear the hum of that awesome financial engine.

On Wall Street, or within a few blocks of it, are institutions that wield an incredible amount of monetary power.

The New York Stock Exchange, with its classical façade, seems to suggest the triumph of reason and planning over unpredictable economic forces.

The sleek glass and steel exterior of Chase Manhattan Bank invites investors to reach for the sky.

Right across the street is the Federal Reserve Bank, an enormous building of stone and iron work. It occupies an entire city block, like a monument to financial security.

Then there is Wall Street itself, the centre of this financial capital. It ends in a rather unlikely place; the brownstone Gothic building of Trinity Church.

In the early 1700s, Queen Anne issued a land grant so that a place of worship could be built on this site. Citizens of the colony were taxed to raise money for its construction. The most famous contributor to the building fund was a gentleman named William Kidd. At the time the donation was made, he was one of New York's most respected citizens. But then his other career—as Captain Kidd, the pirate—caught up with him. Consequently, he was hanged.

The building which now occupies the site was completed in Victorian times, so its medieval-style decorations belong to the

Gothic Revival.

The presence of Trinity Church in the financial district raises an important question. What happens when Wall Street runs into the church? What happens when the power of money confronts faith? In other words, can materialism and spirituality co-exist?

Trinity Church is a powerful visual representation of a challenge that we all face. This house of worship was the tallest building in the neighbourhood when it was first built, and its spire dominated the area. Now, however, it is dwarfed by the office towers which define New York's skyline. The engine of commerce has thrown up monuments which make the house of faith seem pathetically small.

This is a dramatic illustration of the power of money overwhelming the power of faith. This is a visual analogy, of course. The real question is this; does it represent what is happening in our lives, in our hearts, today?

During his ministry, Jesus actually had quite a bit to say about money and its power. What He said shocked His contemporaries, and if we'd never heard it before, it would shock us too. For example, Jesus made the astonishing statement, "How hard it is for those who have riches to enter the kingdom of God!" (Mark 10:23).

Wealth makes it hard to enter the kingdom of heaven. Why? Does the picture of Trinity Church against the skyscrapers give us any suggestions? When you're up on the fiftieth floor, surrounded by the

accessories of power, it's hard to come down to ground level, kneel in prayer, and put all your trust in God Almighty.

Jesus also said, "You cannot serve God and mammon [money]" (Matthew 6:24). You can serve one or the other, but not both.

In today's society, these may seem like rather harsh words. It almost sounds like Jesus is saying that money is evil, that it contaminates us. On the other hand, many would argue that money can accomplish a great deal of good. For instance, in Russia, I've seen first-hand how dollars given by generous westerners have stretched wonderfully to meet real needs.

So what problem was Jesus getting at? If the power of money can be dangerous, what exactly is that danger?

In your imagination, try to visualise and experience the sights and sounds inside the New York Stock Exchange. Obviously, we encounter an awesome financial engine going at full speed. But what about the individual voices? What is going on in the hearts of those caught up in this whirlwind of activity?

I know of one Chicago commodity trader, Mark Ritchie, who uses his profits to help people in the slums of Nairobi become independent entrepreneurs. The voice that comes out of his autobiography, *God in the Pits*, is the voice of a man who is both productive and at peace.

But many other voices in a place like this sound more desperate, even anguished. We've all heard of the more famous casualties of the 2008 economic

crash, those whose “wheeling and dealing” ended finally in bankruptcy and even prison terms. But there are countless others whose spiritual values are drowned out by the frenzy of buying and selling.

What makes the difference? Who thrives and who fails when Wall Street collides with the church? I believe Jesus diagnosed the essence of the problem when He warned, “Be on your guard against all kinds of greed; a man’s life does not consist in the abundance of his possessions” (Luke 12:15, NIV).

Jesus is telling us that our life and our worth do not depend on what we possess. He warned us to beware of greed, because it is a black hole that traps all who venture too close. You can never own enough

possessions to feel secure. True peace of mind has another Source.

Money becomes addictive when it is seen as an end in itself, when its accumulation becomes the primary goal of life. Paul cautioned Timothy about the danger of the rich placing their hope in their wealth. Jesus said the love of money is the root of all evil. Rather than accumulating earthly wealth, He urged His followers to lay up treasures in heaven, for “where your treasure is, there will your heart be also” (Luke 12:34).

Here, Jesus was discussing the issue of security. Trying to store up treasure on earth will never fill up our hearts. Jesus knew that the only way we can fill our hearts is to invest in heavenly values, in eternal treasure.

Almost one hundred years ago, investors of the “Roaring Twenties” decade thought they were amassing treasures on earth. The stock market just kept going up, up, up. Fortunes could be made overnight, it seemed.

But then came that fateful crash on October 28, 1929. The bottom fell out of the stock market. Men who had been “flying sky high” a few hours before, were jumping out of those same buildings. It was all over. Their security was gone.

Following the Great Depression, the US government created a variety of safeguards for the stock market. Insurance and financial regulations were designed to prevent another disaster like the Crash of 1929.

However, in the 1980s the market began

to grow red hot. Stock prices kept going up, up, up. People were making fortunes overnight, it seemed. Junk bond trading and corporate takeovers were all the rage. But then came Black Monday, October 15, 1987. The bubble burst and prices took a nose dive. Stocks plunged 508 points in one day. An entire year's spectacular gains were wiped out.

What many people don't realise is that the crash of 1987 was actually worse than the crash of 1929. In 1929, the Dow Jones Index lost 12.8 percent of its value. In 1987, it lost 22.6 percent of its value. *Five hundred billion* dollars in value simply vanished into thin air. It was more than the gross national product of many developed nations!

Only twenty years later, the global

financial crisis and the 2008 financial crisis occurred. Many economists see their cumulative effect as the worst financial disaster since the Great Depression of the 1930s. A cocktail of unsustainable activities and growth contributed to this crisis, which had a series of complex repercussions around the world.

Let us consider a description of this kind of financial disaster written almost two thousand years ago by the apostle James:

Come now, you rich, weep and howl for your miseries that are coming upon you! Your riches are corrupted, and your garments are moth-eaten. Your gold and silver are corroded, and their corrosion will be a witness against you and will eat your flesh like fire. You have heaped up treasure in the last days (James 5:1-3).

James tells us that even gold will be corrupted and corroded. Now that doesn't seem very likely, does it? After all, gold can be stored for centuries. But what about the gold of the stock market? The gold of leveraged buyouts and junk bonds and Swiss bank accounts? As we've seen, that can disappear in moments, corroded away by the whims of the market. And to those who lose fortunes, I'm sure it does seem that these lost riches are eating their flesh like fire.

Human finances are inherently insecure. Windfall profits are never more than a few steps from vanishing into thin air.

Today, the majority of world governments struggle under massive debt. Financial "security" is fragile at best, an illusion that governments struggle to maintain.

Interest on national debt alone amounts to billions of dollars annually. In fact, a large percentage of individual income tax merely pays interest on public debt.

Likewise, for most people at a personal level, “financial security” is a dream. It seems that you never have quite enough money in the bank, nor sufficient funds invested to give complete peace of mind. You have no idea what will happen to interest rates next month, or next year. How will the economy hold up? When you get right down to it, there’s no such thing as financial security. If it’s financial, it’s not secure.

Certainly, we try to invest our money as best we can. We try to save for our kids’ college education or for retirement. But none of that will ever create real security.

There is no dream island you can escape to that is isolated from the threat of monetary instability. Financial security is a myth.

No matter how high up in those office towers we climb, no matter how much we deposit into banks, we still have to deal with realities at ground level. We cannot escape the fragility of humanity.

On the morning of September 11, 2001, the vulnerability of the financial capital of the world became shockingly clear. The horrifying vision of that event is etched in our memories. The twin towers of the World Trade Center, the symbols of a prosperous, secure society, were annihilated in one of the worst acts of terrorism in living memory.

The World Trade Center was the most

imposing symbol of commercial might in the modern world. The twin towers each soared 1350 feet into the sky, the length of three-and-a-half football fields. Safety had been a significant concern for the architectural designers. The towers were constructed to resist high winds with a minimal amount of swaying.

The first terrorist attack occurred in February 1993, when a truck bomb was detonated in the basement of the North Tower. The intention of the terrorists was foiled as the towers shook, but did not collapse. However, for a few unforgettable hours the World Trade Center became the centre of sheer terror.

Then, in 2001, came the attack that rocked the entire world. Hijackers forced two of four planes to crash into the towers. Less

than two hours later, both towers had collapsed, killing almost 3,000 people. Further collateral damage and death continued for months and years after.

It had taken about \$US700 million to create the World Trade Center. But it took only a handful of fanatical terrorists to reduce it to a pile of rubble. That terrorist attack was an assault on our entire civilisation. It was also a statement about how fragile our financial empires really are.

Let us consider a prophecy in Revelation 18. Here, John foretells the fall of Babylon. Babylon represents a power in the world that is incredibly wealthy, and terribly corrupt. This is how John pictures Babylon's fall:

Alas, alas, that great city Babylon, that

mighty city! For in one hour your judgment has come. And the merchants of the earth will weep and mourn over her ... Alas, alas, that great city that was clothed in fine linen, purple, and scarlet, and adorned with gold and precious stones and pearls! For in one hour such great riches came to nothing (Revelation 18:10,11,16,17).

Babylon is a city clothed in “scarlet” and “pearls”; in other words, a city that has unlimited wealth. But her riches don’t guarantee long-term security. In one hour of judgment, it will all be swept away.

The World Trade Center terrorist attack was a foretaste of the larger, worldwide economic collapse that will occur with the final demise of Great Babylon. It reminds us that riches come to nothing so easily. It affirms that there is no such thing as

financial security.

If money is so unreliable, where can we look for true security? One of the unique art works previously housed in the World Trade Center complex provides a clue to how personal peace may be realised.

Cloud Fortress, by Masayuki Nagare, was an immense abstraction of two pyramids, constructed of steel, concrete and black granite. This stunning sculpture actually survived the collapse of the buildings, but it was demolished days later during emergency efforts to clear the site.

Mr. Nagare worked for many years in his native country as an itinerant woodworker and stone craftsman. He developed an attachment to traditional materials. His work became a contrast of ideas. Thus, in

the heart of Manhattan's sterile concrete monuments to the power of money, Nagare placed his tribute to the ancient pyramids, with their solid, natural, almost 'lifelike' textures.

This is an analogy of what we need at the centre of our being. If we are not to be overwhelmed by the power of money, we need a solid, living structure, a Tower that can withstand not only terrorism, but materialism, the continual craving for wealth.

Jesus Christ is that solid Rock, that living Stone. The Bible calls him the "chief cornerstone" (Ephesians 2:20). Jesus is not just a nice religious idea, nor a fairy tale to comfort children at bedtime. He's an historical figure who walked the streets of Jerusalem and the sheep trails of Galilee in

order to carve out a place for His kingdom in the hearts of His followers. Jesus, the Son of Man, lived, was crucified and resurrected, in the time of Pontius Pilate.

There's a solidity to the life of Christ that you won't find in any other religious figure. He is someone you can depend on; He is "the same yesterday, today and forever" (Hebrews 13:8). Leaning on the Rock transformed His disciples from weak, bickering humans into selfless champions of the faith. They found a place of ultimate security by making Jesus Christ the cornerstone of their lives.

Sooner or later, materialism dries and hardens us so that we become like a concrete pavement where nothing can grow. We need an alternative. We need the living Rock in our lives. We need the solid

Rock in the centre of our hearts.

Jesus Christ is the Source of real security. Only His voice is more compelling than all the shouting on the stock market floor. He alone towers over the highest skyscrapers. Only He, the eternal Creator, is mighty enough to hold us up when all the foundations are shattering in pieces.

The main reason Jesus can provide ultimate security is simply this; He fills up human hearts. He meets our deepest needs. We don't feel compelled to accumulate more and more things, because with Christ, we no longer have holes in our hearts.

Christ, the solid Rock, has enough leverage to move human nature, to overturn greed, to awaken slumbering spirituality. His perfect life, His death on the cross, His

offer of pardon and power, are what make Him the solid Rock we can rely on.

Isn't it time your spiritual life came out of the shadows? Maybe the clamour of commerce has been drowning out almost everything else. Maybe Wall Street has been running right down the middle of your heart.

It's time to put something else there. It's time to build on the solid Rock. Jesus, the Rock of ages, is the only enduring foundation on which we can build our lives. He has promised to prepare an eternal home for every one of His followers, in a place secure from moth, rust, thieves and stock market crashes:

Let not your heart be troubled; you believe in God, believe also in Me. In My Father's

house are many mansions; if it were not so, I would have told you. I go to prepare a place for you. And if I go and prepare a place for you, I will come again and receive you to Myself; that where I am, there you may be also (John 14:1-3).

Today, Jesus is knocking at the door of your heart, longing to come in:

Behold, I stand at the door and knock. If anyone hears My voice and opens the door, I will come in to him and dine with him, and he with Me (Revelation 3:20).

Please, accept His offer, and experience the true peace that only He can give.

