

# MARKET OPPORTUNITIES

What to do in a global financial crisis.

Ephesians 5v15-17

We are living through a remarkable period of financial turmoil. In the rich west many of the things we have taken for granted are being shaken. You and I have felt it in the rising price of food and fuel. I hadn't heard the expression "fuel poverty" until a few months ago. But now the price of gas, electricity and petrol is such that many can't afford to heat their homes or drive their car and some businesses are going to the wall because of it. And now we have a global financial crisis.

One year ago the Northern Rock crisis issued a serious warning. Do you remember the queues in Morpeth as investors tried to withdraw their savings? But this week a financial tornado swept through the banking world. In what has been described as the biggest financial crisis since the Wall Street crash of 1929 the massive Lehman Brothers Bank, Meryll Lynch and AIG in America were all hit and the American government has been forced into desperate measures, committing billions of dollars to avoid complete financial meltdown. Meanwhile over here Halifax / Bank of Scotland (HBOS) was taken over by Lloyds TSB essentially to avoid a crash in the UK.

Many are still bewildered that such mighty institutions with long histories could come crashing down in a day. Many directors and employees have devoted their best years to building up these banks and companies, and it has all gone overnight. Some had invested in them all their hopes for a rich future, and now it's been snatched away. Workers in the financial services industry are asking "*Who is going to be next? Will I have a job this time next week?*" The knock-on effect will be huge. This is a serious global financial crisis and all of us will feel it.

This week the word "*greed*" cropped up a great deal in the media with the big banks and financial institutions in the firing line. For years they have enticed people who couldn't afford it to buy with credit and to take out loans and mortgages for homes that were inflated in price. Over the past year we have heard about the "sub-prime market" in the USA. Tens of thousands of people who had overstretched themselves were defaulting on their repayments. Homes were being abandoned. The housing market slumped, the value of property dropped and the big lending banks left with massive debt. And so they've begun to totter. This week, as one radio correspondent put it, "*fear overcame greed*". Confidence had been lost, panic set in and banking goliaths began to fall or need propping up.

But it isn't just the banks is it? In the west, as individuals, we have spent much more than we have earned. We have gorged ourselves on credit and taken out loans to buy goods and property which in the past we would have saved for years before buying. This is a time for all of us to look in the mirror.

Today then I want to speak about what to do in a global financial crisis – not as a financial guru, but as a minister of God’s word. But first I need to explain why I have called this message, “Market Opportunities”.

## A “market opportunity”

For some a crisis like this provides an opportunity. This week Barclays immediately cherry picked Lehman brothers at a bargain price. This is the way “the market” works. Again and again we hear that it is all about “the market”. We are assured that “the market” knows best. Indeed “the market” begins to sound like a power that rules and controls men and women’s lives. People bow to the wisdom of the market, they follow its dictates. Trust “the market” we are told. Some, then, are snapping up “market opportunities”.

The Bible talks about believers snapping up “market opportunities”. The apostle Paul uses this very expression in Ephesians 5v15ff: *“Be very careful, then, how you live - not as unwise, but as wise **making the most of every opportunity**”*. literally "market opportunities"; *“because the days are evil. “Therefore, do not be foolish, but understand what the Lord’s will is.”* This is commercial language, a reference to trading opportunities which would be lost if not snapped up immediately. So, this is my focus today. What market opportunities does this time present us with? What is God’s will for us at this time of financial crisis?

Jesus had a lot to say about money and what we do with it. Something like 15% of Jesus’ teaching relates to this topic. Why is this? Because money represents a powerful alternative to God as the treasure of our hearts. Matthew 6v24: *“No-one can serve two masters. Either he will hate the one and love the other, or he will be devoted to the one and despise the other. You cannot serve both God and Money / Mammon.”*

So, what might God be saying to us?

### 1. This is a market opportunity to examine your foundations

Jesus spoke about how to be wise and not be foolish, recorded in Matthew 7v24-28. His words could be straight from a recent news bulletin whether about flooding or financial meltdown. *“Everyone who hears these words of mine and does not put them into practice is like a foolish man who built his house on sand. The rain came down, the streams rose, and the winds blew and beat against that house, and it fell with a great crash.”*

Are you building your life on strong foundations? To build it on financial security alone is to build on sand. To build your world on Jesus and His words is the way of the wise man and woman. This time is a market opportunity to make sure we are trusting God for our financial security. Whether there is a financial crisis or not we are to trust God for finance. Times of financial crisis remind us of this. It is something we easily forget.

Alcorn's 'Money, Possession and Eternity' is a classic on a Biblical approach to finances. Writing of savings and pensions he comments on the three legged stool of retirement planning - State Pension, Personal Pension and Individual Savings. Your Financial Advisor will tell you it is important to have all three legs on the stool. But some of us have one or two legs missing. Or some legs shorter than the others! Alcorn says: *"That is where God comes in - I want to be sure the stool doesn't hold up on its own. I want to be sure God is holding it up. I don't feel right about asking him to hold up a stool when I haven't taken reasonable steps to put on a leg or two. Yet I also don't feel right having taken everything into my hands and left no material needs for him to provide or me to trust or pray for in the future."* (Randy C. Alcorn: 'Money, O Possessions and Eternity.'. Tyndale House Publishers, Wheaton, Illinois)

Here I cannot help thinking of Liz's late father. His three legged stool was definitely imbalanced, partly because he was so generous. Sometimes, it seemed, impracticably generous. But he lived his life trusting God for tomorrow. When he knew that the cancer in his body had affected his liver, he demonstrated a peace of heart and mind, that impressed everyone. I remember thinking that his faith was like a pension plan he had been paying into for many years. As his death approached, it yielded rich dividends.

## 2. This is a market opportunity to proclaim good news.

Over the past two weeks, in this locality, some of you have snapped up the opportunity to show the love of God to those who have been devastated by floods. These area times when neighbours are more open to receiving help. Over the next weeks and months we will meet others who have lost their jobs or whose business is failing; or people who are struggling to make ends meet or are overwhelmed by debt.

During such times many people begin to take a look at their lives and ask big questions. Others are open to be prayed for. This is an opportunity to share the good news of Jesus. People need some good news at times like these.

History teaches us that times of financial crisis are an opportunity for the gospel. Back in 1857 the USA was on the brink of a great financial disaster when something remarkable happened. It began when Jeremiah Lamphier invited other businessmen to join him in a noon prayer meeting for one hour every Wednesday in Fulton Street, New York. He distributed hand-bills inviting *"merchants, mechanics, clerks, strangers and businessmen generally"* to join him in calling upon God. The first meeting was scheduled for 23rd September 1857. He waited 30 minutes for the first person to join him. In fact there were six on that first occasion. On the following week 20 gathered, in the third week 40. They then began to pray daily.

All this coincided with great financial crash in America . There was panic as banks failed following a year of recession. Soon over 6,000 were meeting daily to pray in New York. Thousands began to turn to Christ. Prayer meetings sprung up in many other cities - Boston, Chicago, Washington. The most reliable estimates are that 50,000 people turned to Christ in New York - when

the population at that time was only 800,000. (The equivalent today would be 10 million people in New York.)

So let's not miss this opportunity to pray and to tell others some good news. We would like to start an Alpha in the Wansbeck area. Please pray about this. Do you have friends, neighbours or family members who might be ready to come along? Is this a time to speak to some of them again about this?

### 3. This is a market opportunity to invest in God's Kingdom.

The vultures are already circling in the banking world looking for bargains. They have their methods of driving down prices so that they can make a quick killing. They are ready to invest in weak businesses whose share price has plummeted knowing they can sell them on again when they recover.

Well, this is also a time for God's people to invest, especially in the weak! This is not a time to cut back on your giving – to the local church or to charities. In fact a strong case can be made for *increasing* your giving! This is a market opportunity to invest in God's kingdom. That's how the Bible describes anything we give to God's Kingdom.

And in particular we are to "remember the poor"! The richer we are the louder we squeal when we feel any discomfort. *"My pension! My interest rates! My salary!"* But millions live in dire poverty all the time. They were born into it and unless someone shows compassion they will die in it.

That is why there is something timely about this being designated "Compassion Sunday" highlighting work among the poorest children of the world. "Compassion" is an organisation with impeccable credentials. It works through local churches around the world, rescuing children from a life without any prospects, giving them an education and telling them about Jesus. And you and I can invest in this for just £18 a month. We can change a child's life for as little as this. And as parents we can make or own children aware of those less fortunate than themselves and teach them to be caring and generous. What a Kingdom investment! Today we have twelve profiles of children who need sponsors. What a joy it would be for us to be able to snap up this market opportunity. There are other ways of investing in God's Kingdom, of course. For some here this is already your lifestyle.

In closing, listen to these words of Jesus: *"Do not store up for yourselves treasures on earth, where moth and rust destroy, and where thieves break in and steal. But store up for yourselves treasures in heaven, where moth and rust do not destroy, and where thieves do not break in and steal. For where your treasure is, there your heart will be also."* (Matthew 6v19-21)

**John Wilthew. September 2008.**

## Questions for Discussion

1. How is this present financial crisis impacting on you at present?
2. Look together at Jesus' words in Matthew 6v19-34. What is there here which might strengthen or challenge us? How can we fully embrace Jesus' words about (i) not worrying, and (ii) seeking first the kingdom?
3. Which extreme do you lean more towards?
  - "Jesus says I don't need to worry - therefore I don't need to make any financial provision for the future because the Lord will provide!"
  - "I must be very careful now and put aside as much as I can for the future."

How can we get the right balance of responsibility and faith?

4. Read again what happened in 1857 when Jeremiah Lamphier called businessmen in New York to prayer. What does this say to us at this particular time? How can we respond as a group?
5. We are thrilled that all twelve children whose profiles were available found sponsors on Sunday morning. Why do you think there is such an emphasis in Scripture on remembering the poor, justice for the oppressed, care for the vulnerable and welcoming little children? What does this tell us about God? What will this say about God's people when we do this?
6. Do you have particular needs and concerns at this time which you would like prayer for?