THE SAVIOUR NEEDS YOU¹ By Paul Penno Jr. April 18, 2015

Joseph Heer, 89, had the utility company turn off the gas to his Washington, Pennsylvania, home to save money. Then he died alone in a house that was freezing.

Was this a case of another heart-wrenching example of the suffering endured in silence by the poverty-stricken elderly? Hardly.

Near the body, in an unlocked safe and a box, the coroner found \$188,545.99 in cash as well as a bank book showing a \$400,000 balance. What can explain such a modern Scrooge's fatal fascination with money?

Scrooge, in Dickens' A Christmas Carol, learned to conquer his compulsive love of money by the hair-raising intervention of a nightmare specter— Marley's ghost.

A U.S. citizen involved in Hong Kong smuggling of high-tech components to the People's Republic of China had a similar nightmare. He saw a nuclear missile launched from China and headed for the United States. As it was about to detonate, he saw his name written on it. Scrooge-like, he woke in horror and resolved to come clean about his smuggling.

Will God's people listen to this voice and come out of Babylon? Yes, every one! Jesus says, "My sheep hear My voice, and I know them, and they follow Me" (John 10:27). The people of God will be like Matthew when he was sitting at his table receiving money as a publican. When Jesus passed by, He said, "Follow me. So he left all, rose up, and followed Him" (Luke 5:27, 28).

In contrast we read in the Revelation of "great Babylon" representative of the economic spiritual powers of the world in the last days. "And the kings of the earth who have committed fornication and lived luxuriously with her will weep and lament for her, when they see the smoke of her burning, standing at a distance for fear of her torment, saying, '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, for no one buys their merchandise anymore: merchandise of gold and silver, precious stones and pearls, fine linen and purple, silk and scarlet, every kind of citron wood, every kind of object of ivory, every kind of object of most precious wood, bronze, iron, and marble; and cinnamon and incense, fragrant oil and frankincense, wine and oil, fine flour and wheat, cattle and sheep, horses and chariots, and bodies and souls of men" (Rev. 18:9-13).

John sees the symbolic fall of Babylon as though it were a literal seaport city in flames. The "merchants" in their ships and kings stand far out at sea bewailing the loss of the city where they had intended to bring their cargoes for profit. Some of these "merchants of the earth" are literal businessmen who have become rich through trade and commerce supported by Babylon. Others of the

¹ 256, 565. Matthew 6:20, 21.

"merchants" may be priests, prelates, cardinals, and ministers, who have "sold" false doctrines to the multitudes. The false doctrine of purgatory, for example, has terrified many people into paying large sums of money in the hope that loved ones tortured in purgatory can be released. This money has found its way into the pockets of the "merchants of the earth."

Babylon's sin has been pride in her wealth, and a growing selfishness. Selfish human nature has been the same through all ages, and now at last judgment comes upon this pride. Revelation 18 is God's comment upon the rampant materialism of our modern "civilized" world. The same sin is growing in other parts of the world. The same judgments will come worldwide as come to the "merchants" of the richer nations.

"Alas, alas, that great city, in which all who had ships on the sea became rich by her wealth! For in one hour she is made desolate'" (Rev. 18:19).

It seems as if the very foundations of civilization itself are destroyed. The economy is shattered beyond repair. All that people thought made life worth living comes to an end. "In one hour such great riches came to nothing." The language used is that of John's day; the figures of speech encompass all the materialistic wonders of our day which John could not have dreamed of. If John were writing today he would describe the airlines and their jet passengers. The merchants and others who bewail the fall of Babylon realize that they will soon share a fate similar to hers. For some important reason the Lord has devoted this entire 18th chapter to a heart-moving description of the financial and economic ruin of the most prosperous civilizations of all time. Our present economic and cultural securities are dependent on the continued blessing of God, holding back that tornado of passion symbolized by the loosing of the "four winds." In truth, not one of us holds even one dollar in security. We are only stewards temporarily entrusted with the wealth which we at present control, and we must soon face God's judgment as to how, as stewards, we have used what the cross of Christ proves is really not our own.

Now comes the sad story of no more Christmases, shopping malls, car factories, TV, skiing, bars, weddings, symphony or rock concerts, etc.

Is there a better way to learn to handle money than suffering agonizing nightmares about what will happen to us after we have misused it selfishly? It is true, as Jesus said, that God's final judgment will probe deeply into how we have used money. Everybody who loves money (and who doesn't, by nature?) realizes that a potential Scrooge lurks in his or her soul. But fear of retribution alone cannot solve the problem. Dickens entertains us, but does not convert us. The good news of the gospel alone can do that.

Jesus doesn't condemn us for being born with a natural love for money; it's as endemic to human nature as the desire to live. He knew the temptation just as much as we do, even more. The devil offered Him more than any lottery could, bidding higher for His talents than for ours, because He had so much more to be bargained for. We read that Satan took Him "up on an exceedingly high mountain, and showed Him all the kingdoms of the world and their glory. And he said to Him, 'All these things I will give You if You will fall down and worship me" (Matt. 4:8, 9, NKJV). In other words, join the human crowd in greed. In wrestling with that real temptation, the Son of God learned by firsthand experience how subtle and deep is this human yearning for money, power, and things. He was "in all points tempted like as we are, yet without sin" (Heb. 4:15).

Jesus' solution to our selfishness is not to create a handful of Mother Theresas to shame everybody else, but to share with all of us the good news that we can enjoy a dynamic, practical victory over the love of money.

How? The answer is simple, yet permanently effective. And it brings to an end our nightmares about future judgment.

The secret is a fundamental truth that underlies all human existence: No human being anywhere can claim rightful title to even one dollar as being his or hers. This principle is taught in a well-known verse: "God so loved the world that He gave His only begotten Son, that whoever believes in Him should not perish" (John 3:16, NKJV). Obviously, this means that "the world" was doomed to "perish" unless God gave that Gift. It's a blunt, straightforward recognition that "the world," (everyone, not just believers) owes everything to that divine Gift. No one can believe the gospel without recognizing immediately that he now relates to money and things in a new way.

Another text states the same principle even more clearly: "The love of Christ constrains us, because we judge thus: that if One died for all, then all died; and He died for all, that those who live should live no longer for themselves, but for Him who died for them and rose again" (2 Cor. 5:14, 15, NKJV). The original language implies that a new compulsion now grips the heart, stronger than the old compulsion of selfishness.

This powerful truth lays an ax at the root of our love affair with money. If we believe that Christ "died for all," that is the same as saying that we died along with Him and that if He had not died for all, we would all be dead and would therefore have nothing.

Everything else that you possess is only lent to you by the grace of the One who died for all. This means you are His steward, or His employee. It makes no difference whether you believe this or not-the fact remains the same. We are all, even atheists, eternally and infinitely in debt to that One. Not only did Christ's sacrifice purchase for us the prospect of life after death, even the good things of this life come to us the same way. "To the death of Christ we owe even this earthly life. The bread we eat is the purchase of His broken body. The water we drink is bought by His spilled blood. Never one, saint or sinner, eats his daily food, but he is nourished by the body and the blood of Christ. The cross of Calvary is stamped on every loaf. It is reflected in every water spring."

You can see this point, there is release from the compulsive tyranny of coveting. It becomes easier to say No to things you don't need and which would only give you a sense of guilt for possessing them. It becomes easier to say Yes to giving and you actually begin to see light in that famous word, "It is more blessed to give than to receive" (Acts 20:35). Relieving someone else's need begins to be fun once you realized that you aren't actually giving anything; you are just passing on what has been lent to you. During those occasional moments when you are in your right mind, you realize that you can't take anything with you when you go. No one holds title to anything beyond his precarious next breath.

The title on the cover of a popular news magazine was really blasphemous: "The Three Men Who Are Saviors of the World." They were three economists. Maybe the magazine didn't mean it to be blasphemous; but the fact is—there is only One Saviour of the world—the Son of God. No three men, however brilliant or powerful, can save the world.

What the magazine meant of course is that these three men saved the material economy of the world: "Economist heroes? It sounds silly unless you understand how close we came to economic meltdown last year." The "we" of course is the United States. The magazine asks, "Does the world need saving? Just ask the folks in Russia." What they have is pretty close to economic meltdown their sufferings are terrible. Latin America, Indonesia, China, all faced meltdown last year. And strangely enough, the poorer the rest of the world becomes, the richer America becomes. We attribute our "astonishingly robust economy" to our national savvy. But we'd be wiser if we would attribute it to the merciful, compassionate blessing of the true Savior of the world, whose blessings include our Constitution. "It is He that giveth thee power to get wealth," the Lord says (Deut. 8:18). And the Lord gives it so we can share it.

Forget that, and we can lose all we have and we could soon share hunger and privation with the Russians. "Impossible!" some say. Well, remember ancient Babylon? Medo-Persia? Pagan Rome? Louis XVI, Marie Antoinette? "But it can't happen here," say many.

It was when Nebuchadnezzar boasted that he was the savior of Babylon, that he fell to ruin personally, and his nation not long after (Dan. 4:29-31). The history of past nations and empires demonstrates that God keeps accounts with nations; and when the debit figures reaches a certain level, then His judgments begin. The little "remnant" who cherish the faith of Jesus don't need a booming economy in order to be happy. They realize that all they possess is lent to them; they own none of it; and they are stewards of God's grace. So, when meltdown comes, they'll still be happy.

To save us from any painful vestige of Scroogism, God has instituted a plan of managing money that perpetually reminds us that we do not own "our" assets. In the early days of our world, even before there were any Jews, He instituted the tithing system—returning one tenth of all we get to Him. "Jacob made a vow, saying, 'If God will be with me, and keep me in this way that I am going, and give me bread to eat and clothing to put on, . . . of all that You give me I will surely give a tenth to You" (Gen. 28:20, 22, NKJV).

The idea is not that God is poor and needs a dole from us. And it's not a taxation system. To return a tenth of our income to God is an acknowledgement that "if One died for all, then all died" (2 Cor. 5:14, NKJV). It's an acknowledgement that we are handling Someone else's property. The tenth we return to Him says that we see ourselves as thankful stewards of life itself. Tithe is a tangible hallelujah, a lifeline that helps connect our alienated souls to reality, a reminder of our tenuous grasp on life and on all we have.

When you think about it, you marvel: whenever Jesus worked a miracle to give people food or drink, He always needed the willing cooperation of some human beings. At the wedding in Cana of Galilee, He needed the help of the servants to go get the wine jars and fill them with water. Then He chose not to wave His hand and suddenly fill all the guests' glasses with supernatural wine. Instead, working behind the scenes with the servants, He gave the party wine.

In the two miracles of feeding the thousands, it's interesting that in each instance He waited for the cooperation of the disciples before He could feed the multitudes. In the case of the "four thousand" (Matt. 15:32-39), when He expressed His compassion on the people being so hungry that they might collapse on their journeys home, He first asked the disciples, "How many loaves do you

have?" Apparently they scurried off to inquire and came back, "Seven, and a few little fish." Very well, now He can do something; "He took the seven loaves and the fish and gave thanks, broke them, and gave them to the disciples [He needs them to be the waiters!] and the disciples gave to the multitude."

In feeding the five thousand (Mark 6:30-44; John 6:5-14), again He was dependent on the little boy's gift of his "five barley loaves and two fishes" (obviously the lunch his mother had made for him. He was so enthralled listening to Jesus, He forgot to eat it). The lesson seems clear: although Jesus could "create" bread from nothing as He created the world in the beginning, now the rules in the great controversy require that He be dependent on willing human cooperation for something to begin with!

Astounding as the truth may be, the Savior actually needs you! Perk up, lift up your drooping head; you are important in His great plan for the world.

The principle of giving is the antithesis of getting. Everyone is born with the spirit of getting; no baby ever cries because another one is hungry. The "cheerful giver" whom God loves is not that way by nature. No one has any natural-born righteousness. The "cheerful giver" is a selfish person (we all are by nature) who has been renewed by a heart appreciation of the "unspeakable gift" of God's grace in Christ. His cheerful giving is the fruit of a faith that works by love. (See 2 Cor. 9:15; Gal. 5:6).

Although God so loved the whole world that He gave His Son for it, those who appreciate the Gift

are stockholders in His grand enterprise of telling the world the good news. All who believe are members of His family, with a vested interest in the plan of salvation. The tithes and offerings that are acceptable to God are those that are given as freely as He gave His offering in our behalf. God has directed that they be used in His worldwide program of proclaiming the good news: "Will a man rob God? Yet you have robbed Me! But you say, 'In what way have we robbed You?' In tithes and offerings. . . . Bring all the tithes into the storehouse" (Mal. 3:8-10, NKJV).

The "storehouse," or God's "house," symbolizes His temple or organization on earth the church. We don't pay tithes to God, nor give them; we return them to Him. They are His. He does not keep a cent for Himself, but uses all of it in support of His world network of agencies proclaiming the pure gospel His church on earth.

Does God intend for even poor people to return to Him a tenth of their meager income? The answer is that everyone is invited to share in the blessing of being shareholders in God's enterprise. Never in the history of the world has anyone suffered because of returning the tithe to the Lord. He has made Himself personally responsible to fulfill an ironclad promise: "Prove Me now in this [tithepaying],' says the Lord of hosts, If I will not open for you the windows of heaven and pour out for you such blessing that there will not be room enough to receive it. And I will rebuke the devourer for your sakes'" (Mal. 3:10, 11, NKJV). The tyranny of materialism is cruel bondage, a constant oppression of spirit. It is the pressure of keeping up with the neighbors or the relatives, excessive concern for clothes, houses, furniture, cars, vacations, anything to bolster our sagging self-esteem. In loving concern for our happiness, the Lord pleads with us, "Watch out! 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).

Could Jesus have been speaking especially to us today? Yes, most surely. Never in world history has any people had more "good things laid up" than we have. Jesus' point is that these material baubles are neither true wealth nor permanent. "The pagan world runs after all such things" (Luke 12:30, NIV). But God has already given us wealth infinitely better! "Your Father has been pleased to give you the kingdom. . . . Provide purses for yourselves that will not wear out, a treasure in heaven that will not be exhausted, where no thief comes near. . . . Where your treasure is, there your heart will be also" (Luke 12:32-34).

Is there a better word than "stewardship" in describing our relationship to Jesus in His work of proclaiming the gospel "to every creature"?

Jesus said, "Go ye into all the world, and preach the gospel to every creature" (Mark 16:15).

That command of Jesus requires that we support those who "go."

That means, first of all, the giving of tithe—one tenth of our "increase" that the Lord gives us.

It's not a legalistic assessment upon us; it's fellowship with Jesus in His work. It's working together with the Lord Jesus in His work of proclaiming the gospel "to every creature" "in all the world."

That's the work that the Lord Jesus loves. A "steward" is someone who cares for property; the word "stewardship" can be understood to imply a legalistic connection with the Lord Jesus in His work of proclaiming the gospel to "every creature."

But it's almost infinitely beyond that; you never get to really know someone until you get down working with him in digging the ditch; "stewardship" rightly understood is getting down in the ditch digging with the Lord Jesus; sharing His heart burden for the world.

Jesus said "Go ye . . ." and that requires that we support those who give their lives to "go."

Your "going" may not be to a far off land or any such romantic place overseas, but it may mean next door; or it may mean, teaching "the everlasting gospel" instead of legalism to children or youth in your local Sabbath School.

If our hearts can be "enlarged" to comprehend the "breadth, and length, and depth, and height" of the love [agape] of Christ in the true gospel (cf. Eph. 3:14-21; Ps. 119:32), the Holy Spirit will take over our ministry and our teaching; and everything we do for the Lord Jesus will bear eternal fruit.

That will be a happy "stewardship," both for now and for eternity.

In the latter part of the 17th century, German preacher August H. Francke founded an orphanage

to care for the homeless children of Halle. One day when Francke desperately needed funds to carry on his work, a destitute Christian widow came to his door begging for a ducat—a gold coin. Because of his financial situation, he politely but regretfully told her he couldn't help her.

Disheartened, the woman began to weep. Moved by her tears, Francke asked her to wait while he went to his room to pray. After seeking God's guidance, he felt that the Holy Spirit wanted him to change his mind. So, trusting the Lord to meet his own needs, he gave her the money. Two mornings later, he received a letter of thanks from the widow. She explained that because of his generosity she had asked the Lord to shower the orphanage with gifts. That same day Francke received 12 ducats from a wealthy lady and 2 more from a friend in Sweden. He thought he had been amply rewarded for helping the widow, but he was soon informed that the orphanage was to receive 500 gold pieces from the estate of Prince Lodewyk Van Wurtenburg.

When he heard this, Francke wept in gratitude. In sacrificially providing for that needy widow, he had been enriched, not impoverished.

Some struggle to put bread on the table and pay the rent, and put shoes on the children's feet. I would not lay another straw on the burden they carry. Others lay awake at night wondering what to do with the money the Lord has entrusted to them. I would like to encourage them to believe that the dear Lord will hear their prayer for wisdom to know what to do with it. Surprisingly, of the billions of dollars Americans give to charity annually, they donate more than half of it during the last 45 days of the year, mainly from Christmas to New Year's Eve. Motivated by different concerns, they want to end the year having done what is right.

Justification by faith is not a heady, theological exercise; it's the joy of living. And part of the joy of living is the joy of giving. Yes, actually learning to enjoy giving more than getting. Why and how? Because in true justification by faith you come to realize that you own nothing that can rightfully be called yours. You don't need a preacher to pound it into your ears that you are a steward, an estatemanager. You see that on His cross Christ took what was yours (your grave) and gave you what was His (eternal life). Yes, He redeemed you from hell itself!

Simply believe this truth of justification, and you are set free from those terrible tentacles of "covetousness," which is selfishness, the desire to acquire and to keep. Get on your knees, and ask the Lord where and how to give, rather, to pass on, what He has permitted to pass through your unworthy hands. Give, not because you hope it's an investment that will pay off in "treasure in heaven" for you or because you want to receive (Matt. 6:20); give because you want to help lift the burden that Jesus carries on His heart by lifting someone else's burden that He feels. Just for the joy of helping. Yes, He will guide you to give wisely, not unwisely

There is a strange parable in Luke 16:1-12 that has puzzled people for hundreds of years. What do you make of it? Some wise commentators have even suggested that Luke made a mistake in putting it in his gospel—that Jesus could never have said such a thing. And it does appear that Jesus is praising dishonesty! Admittedly, this is a hard nut to crack, but if we succeed, there's a sweet kernel inside.

What's the story? This manager worked for a rich man, and embezzled his money. When he knew he would be fired, he made friends with a lot of his master's debtors by cheating the master all the more, and ingratiating himself with them by slyly reducing their debts to the big boss. Then when he got thrown out on the street, he had some place to go; these people, grateful to him, gladly took him in. So at least he had room and board for the rest of his life.

Now, here's the shocker: the big boss praised the wit and cleverness of the rascal, and Jesus tells us to go and do the same. He says that such clever street-wise people have more sense than God's people! Now, what can this possibly mean?

It's obvious, the Big Boss in the story is the Lord Himself.

It's not so obvious but equally true, the scalawag steward is you and me; yes, WE have embezzled our Lord's goods. Don't try to argue out of it; we are eternally and infinitely in debt to Him. It's too true, we have no righteousness of our own, not even 1%. Now, if you can't get beyond this, you'll miss the sweet kernel in the nut.

We're all going to get fired. Jesus says in vs. 9, "when YOU fail." (The KJV rendering is correct, not when IT fails, that is, your money.) And it's not IF, PERHAPS, MAYBE. It's WHEN WE fail, for fail we shall, most assuredly, for in the judgment we won't have an iota of our own righteousness to help us.

So, says Jesus, get busy right now and ingratiate yourself with needy people all around you; use what time or money you have left to make friends for eternity.

Then when you get to the pearly gates and you know you don't deserve entrance, some dear soul will step up and say to the Lord, "This person helped me out when I was in distress; he gave me the gospel, that's why I'm here. Please let him in."

That will make you happy!