

# Searching for Financial Freedom

**BOB HEERSPINK**

Money often lies behind our feelings of anxiety. Will there be enough? How can I pay for what I want and for what I need? Will I be able to provide for my family? When we are plagued with those kinds of questions, it is hard, really, to be at peace with God. But as Jesus walked in our shoes, he spoke to those concerns. How can we resolve our fears and find a real sense of peace within ourselves? Stay tuned.

**DAVE BAST**

From ReFrame Media and Words of Hope, this is *Groundwork*, where we dig into scripture to lay the foundation for our lives. I am Dave Bast.

**BOB HEERSPINK**

And I am Bob Heerspink. Okay, Dave, a question for you. What comes to your mind when I say: Financial freedom?

**DAVE BAST**

An advertisement for an investment firm. That is what they are always trumpeting at least it seems like. Here, we can help you plan and reach your financial freedom.

**BOB HEERSPINK**

You will be financially independent. You know, I hear that kind of language and I think to myself: Really? When I look at my investments as I get near retirement, I think to myself: I am not sure if they are going to measure up to that level of financial status.

**DAVE BAST**

Well, there is tremendous anxiety in many of us, I think, who are sort of on the threshold, or people who have just retired, and some of it is pretty realistic, frankly. We do need money to live; that is just the reality of our society.

**BOB HEERSPINK**

But freedom – financial freedom. You know, I think a lot of people before the recent global economic meltdown thought that they were there. They were on the cusp of financial freedom, and their stocks tank and suddenly they find that they just don't have that much power over their investments and the like – over their financial future – as they thought.

**DAVE BAST**

Right; financial freedom also to me suggests the idea that you can do whatever you want whenever you want because you have so much money that you don't have to think through decisions or be terribly careful. You can just buy it or spend it or go or come. You have the freedom to be you; and I wonder, is that a good thing necessarily?

**BOB HEERSPINK**

I don't think so; but I think a lot of us as Christians wrestle about issues of money; and I think a lot of us are conflicted. I know that sometimes I am conflicted about money. You know, I need it; I want it; and yet I

know money is a dangerous thing. I think Christians struggle with this notion of: Well, if I have more, it is a sign I am blessed by God; but then again, maybe money is filthy lucre; so what do I do with this stuff?

**DAVE BAST**

Yes, there is a real difference of opinion, isn't there? You can turn on the television and look at some Christian preachers and teachers who flaunt their wealth...

**BOB HEERSPINK**

Right.

**DAVE BAST**

And who say: Well, this is a symbol of what you should be. God wants us all to be rich.

**BOB HEERSPINK**

I remember flying into Kinshasa on some mission work I was doing, and a prosperity preacher had packed sixty thousand people into the stadium that day to hear his message about health and wealth; and I thought to myself: The one who really prospered from all of this was the preacher because he was charging something like one hundred dollars per ticket.

**DAVE BAST**

I think that is just despicable because you are playing on the fears and hopes of desperately poor people, and promising something that isn't going to happen. For whatever reason, God doesn't open up the heavens and pour down dollars on everyone.

**BOB HEERSPINK**

Yes; this notion that if I only have enough faith, God will make me rich; that is at the heart of some much prosperity thinking; and what I found when I went to Kinshasa was that actually the poorer people are, the more susceptible they are to this kind of message because they think it is the only way they will ever get ahead.

**DAVE BAST**

Sure, but on the other hand, there is a whole strand in Christian teaching that really rejects money altogether, and... Think of monasticism for example with its ideal of poverty. You live a life completely free of possessions; and some other religions in the world sort of advocate that same approach; but that doesn't seem to be the mainstream answer either. So, what is it? We are conflicted, as you say.

**BOB HEERSPINK**

Yes, and the interesting thing is, Dave, that Jesus was very honest to talk about money. Sometimes we aren't. You know, you don't want to ask people: How much money do you make? That would be absolutely a forbidden question.

**DAVE BAST**

People talk a lot more about their sex lives than their financial lives today, including Christians.

**BOB HEERSPINK**

But Jesus talked about money, actually, all the time. There are sixteen hundred verses in the Bible that talk about money; and one of the passages that takes up the teaching about money is found in the Sermon on the Mount. We have been studying that, and I would like to read those verses:

Matt.6:19 Do not store up for yourselves treasures on earth where moth and rust destroy and where thieves break in and steal; <sup>20</sup>but store up for yourselves treasures in heaven where moth and rust do not destroy and where thieves do not break in and steal. <sup>21</sup>For where your treasure is, there your heart will be also. <sup>24</sup>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.

**DAVE BAST**

Bob, those are among the best known verses in the Sermon on the Mount. Jesus says some powerful things here about money. So let's dig into those, but first we need to take a short break, and we will be right back.  
*Segment 2*

**BOB HEERSPINK**

Welcome back to our *Groundwork* conversation. Dave, before the break we read one of the most familiar passages from the Sermon on the Mount dealing with money; and it really gets at the whole issue of what do we really treasure? What really is of value to us?

**DAVE BAST**

It's funny; you know, one of the things that we talk about with people is what is your net worth? That is such an odd phrase, and we always mean: How much money do you have? When in fact, your net worth and my net worth is infinite because we are creatures made in the image of God and we are creatures made for eternity who will live forever, either with God or apart from God, and that makes our lives of *infinite* worth regardless of whether we have a dime or a billion-dollar fortune.

**BOB HEERSPINK**

That is absolutely true. The challenge is to live that conviction because our world around us puts so much pressure on us to think in terms of value – in terms of dollars and cents. I mean, not just what we look like, if we are handsome or beautiful or how much education we have. Those are issues of worth, too, to many people; but I think at the end of the day people say: You know, I have really made it if I have made money. He who dies with the most toys wins.

**DAVE BAST**

And the irony is, nobody ever puts on your tombstone how much money you had when you died.

**BOB HEERSPINK**

You know, absolutely. When I have met with families after the death of a loved one, no matter how successful they are, they talk about two things. They talk about their love for Jesus – their loved one's love for Christ – and his or her love for family. Those are the two things that matter. It doesn't matter about status, about money, about how many times their picture appeared in the local papers; that is not important.

**DAVE BAST**

I remember reading a rather poignant statement by a very successful man who wrote this near the end of his life. He said: I was one of those strange people who spent their whole life doing work they hated in order to earn money they didn't really need in order to buy things they didn't really want in order to impress people they didn't really like. That is a sad statement about many peoples' lives, isn't it?

**BOB HEERSPINK**

But you know, at the end of life, older folks often do a life review. That is what he was doing; and he was saying; I really invested in things that...

**DAVE BAST**

In the wrong things.

**BOB HEERSPINK**

That weren't treasure. I thought they were treasure; they weren't.

**DAVE BAST**

And that is why Jesus says: Don't lay up for yourselves treasures on earth; and then he gives some reasons. It is a commandment: Don't do this; but here is the reason why: Because they don't last; moth and rust corrupt;

because they are not secure; thieves break in and steal. If your whole life is wrapped up in money – in physical treasure – you are going to be disappointed, like that man, at the end.

**BOB HEERSPINK**

Yes; I really like the reference to thieves breaking in and stealing because in the First Century people lived, really, in houses made of mud bricks, and people would literally dig through the walls, and folks would hide their money in the ground. They would often dig a hole in their house and bury it...

**DAVE BAST**

Like the man in Jesus' parable who does that.

**BOB HEERSPINK**

Yes; and Jesus says that doesn't work. You can hide your money in all kinds of places; thieves are going to find it.

**DAVE BAST**

There is something about treasures, you know – earthly treasures – that excite us for a little while, and then we find for some reason the taste goes out and they turn... Have you ever had a new car, Bob? Have you ever bought a new car?

**BOB HEERSPINK**

I've had two new cars in my life, yes.

**DAVE BAST**

Is that a great experience?

**BOB HEERSPINK**

The new car smell is worth it all.

**DAVE BAST**

Oh, man; yes. For a little while...

**BOB HEERSPINK**

For a little while.

**DAVE BAST**

But after a month or two, you know what? This has happened to all of us, hasn't it? You get in and it's not a new car anymore, and it is not that fun to drive and it is not that exciting.

**BOB HEERSPINK**

It has lost its charm.

**DAVE BAST**

That is what Jesus is getting at, I think.

**BOB HEERSPINK**

But now, treasure in heaven... You know, I think a lot of people read that and they say: Oh, this is kind of escapism, you know. Okay, so I don't work for the things of this earth. I don't put my value in material things. I just have to value heaven. Is Jesus saying: Hey, you can just kind of settle back and let life come as it may, because if you have faith in Jesus your treasure is in heaven. Is this just faith he is talking about here when he says: Treasure in heaven?

**DAVE BAST**

Actually, I think it is money that he is talking about still. I don't think he has changed the subject and gotten super spiritual all of a sudden. You know, if you look at what Jesus... You mentioned how much he talks about money. What is it, sixteen hundred verses or something, you catalogued?

**BOB HEERSPINK**

Well, in the Bible – in the whole scriptures – yes.

**DAVE BAST**

Oh, okay; but a lot of the parables that he tells are about money. For example, the parable of the rich fool; the farmer who said: Hey, I am going to build... Look at me, I am going to build bigger barns. And God says: You fool! Tonight you are going to die; and then who is going to get all this stuff? And Jesus adds the punch line: So will it be for all those who are not rich toward God.

**BOB HEERSPINK**

Right.

**DAVE BAST**

Treasures in heaven – rich toward God – where are you investing your money? That is what he is talking about.

**BOB HEERSPINK**

Yes; someone said you really can't keep it, but you can send it on ahead. You can send it on ahead through what you do with your money in terms of investing it in kingdom work. I really like the parable which Jesus tells about the dishonest steward, who... You remember the story, he gets caught by his master doing some shady things and he starts to reduce the debt of everyone in the village, and at the end of the story, the master commends him for his shrewdness, and the point isn't, well, do illegal things. What Jesus is really saying is: You can use money – economic wealth – for non-economic purposes. You can make friends. And then Jesus has this incredible statement where he says: So invest your money so that you have *heavenly* friends – so that when you are welcomed into the courts of heaven there will be a crowd that greets you.

**DAVE BAST**

Yes; well, the way you get treasure in heaven, quite bluntly, is by giving your money away for the needs of other people; that is what it really means to give to God. God doesn't need our money. If he did, he says in the Psalms, "I wouldn't tell you." (If I needed something you could give me); but he graciously allows us to be his means for meeting the needs of other people; and that is how you amass treasure in heaven. You know, it is not a tit-for-tat, blunt sort of business transaction; every dollar you give gives you a bigger crown. Jesus gets at it by that last thing that he says here: No one can serve two masters – you cannot serve God and *mammon* – the god of this world.

**BOB HEERSPINK**

Yes; I like the way in which, in the original text, he uses that Aramaic word – *mammon*. You know, we translate it *money*, but Jesus uses that almost to suggest... I think he does suggest that money can take on this divine power. It can become another god that competes with our commitment to him.

**DAVE BAST**

And you notice there what he says is a pure statement of fact. It is not a command; it is not a request: Please don't serve God and money; it is not a question or an opinion; I don't think you can serve God and money. It is a statement of fact: You cannot do it.

## **BOB HEERSPINK**

Right.

## **DAVE BAST**

You can only have one master. Calvin says: God does not allow any associate gods. There is only one thing that can be at the center of your life; there is only one thing that can possess your heart; and that is why he is telling us all this about money. It is so dangerous; it is so insidious; we need to love God; we need to serve God; we need to put our treasures into heaven.

## **BOB HEERSPINK**

But now someone is going to be listening to this and saying: Yes, okay; that is all fine to say, but you know what? I am struggling to pay the bills and I have lost my job and I need money. It is not as if money doesn't matter. What would Jesus say to *that* person? And I think we need to explore that question when we come back.

## **DAVE BAST**

Well, fortunately there is more in Matthew Chapter 6 that will help us.

*Segment 3*

## **DAVE BAST**

Okay, we are back. Dave Bast, along with Bob Heerspink, and we just talked about, okay, practically speaking now, what is our attitude when those pressures come financially and we are trying to give our hearts to God and lay up treasures in heaven, but we are worried about the bills here on earth? Well, listen to these words from the end of Matthew 6. Jesus speaks:

<sup>25</sup>Therefore I tell you, do not worry about your life, what you will eat or drink, or about your body, what you will wear. Is not life more important than food and the body more important than clothes? <sup>26</sup>And look at the birds of the air. They do not sow or reap or store away in barns, yet your heavenly Father feeds them. Are you not of much more value than they? <sup>27</sup>Can any one of you by worrying add a single hour to your life? <sup>31</sup>So do not worry, saying, "What shall we eat?" or "What shall we drink?" or "What shall we wear?" <sup>32</sup>For the pagans run after all these things, and your heavenly Father knows that you need them. <sup>33</sup>But seek first his kingdom and his righteousness and all these things will be given to you as well. <sup>34</sup>Therefore, do not worry about tomorrow, for tomorrow will worry about itself.

## **BOB HEERSPINK**

You know, Dave, what I really like about that passage is the way Jesus affirms that there are things we need physically – we are physical beings, and we need food on the table, we need clothes on our backs; Jesus says: I know that; God knows it.

## **DAVE BAST**

And he really reasons with us. This is a passage that sounds beautiful; it is almost poetry, but it is also asking us to think a little bit – to think through some of the... he is using arguments here. Do you know what L. B. J.'s favorite verse of the Bible was?

## **BOB HEERSPINK**

No, I do not know that one.

## **DAVE BAST**

Come now, let us reason together, says the Lord... It is from Isaiah; but you know, he was the consummate politician who was always trying to cut a deal. I don't know how much faith he had, but he loved that idea of: Let's think about this – let's reason together, says the Lord.

### **BOB HEERSPINK**

And that is what is happening here. He is actually using some arguments in which he is saying: Look at the lesser and see how that translates into your life. If God really cares about lilies so that they are more beautiful, for example, than Solomon in all his glory, he cares even more about you. If he cares about that bird up in the trees that is flitting around there, how much more doesn't he care about you?

### **DAVE BAST**

Well, that is the "how much more" argument, exactly; that very phrase; and it occurs throughout the New Testament. Jesus was especially fond of it: Look, just extrapolate from God's care for lesser creatures. Surely he will care for us. He *does* care for us.

### **BOB HEERSPINK**

I think this passage really pushes us to think about our understanding of God. You know, we often talk about the fact that God is a God of providence, and he cares for us; but here in this passage, Jesus is even saying more. He says: You not only have a providential God, you have a heavenly Father. That is how I want you to think of this God who cares for you.

### **DAVE BAST**

Well, a little bit later here in the Sermon on the Mount when he is talking about prayer he says: Which one of you fathers has a son, and if he asks for bread would give him a stone? Again, the "how much more" argument. If we look to our heavenly Father to supply our needs, how much more shouldn't we expect him to do that than even our earthly parents, who love us, normally, you know, a proper family; in a healthy family, parents love and provide for their children. Well, God is a perfect Father in heaven.

### **BOB HEERSPINK**

Yes; I think what Jesus is saying here is: Okay, you've got an anxiety issue. You are worried about things. How do you usually handle it? You just work harder. You need more. You know: I need that raise. I need to take on that second job; and sometimes we do; but we think that somehow if we just do it ourselves – if we do enough, we can push anxiety – worry – out of our lives; and Jesus says: It is not going to work. The only way you can really hit the worry issue is by looking to the kind of heavenly Father you have through faith in me.

### **DAVE BAST**

Somebody has said that anxiety... and we are talking about normal, everyday anxiety; we are not talking about some kind of psychological illness, because some people do suffer from that and they need help medically; but normal, garden variety, everyday anxiety someone has said is really a form of practical atheism; and you notice Jesus' reference to the Gentiles or the pagans in this passage. He says: The worldly... the worldlings... are those who run after and worry and are anxious about and try to amass treasures on earth and all the rest. You should know better than that, Jesus says. You believe in God – you trust God; don't live your life like a practical atheist, consumed by anxiety.

### **BOB HEERSPINK**

Yes; financial freedom delivered the secular way isn't going to work. Freedom from fear and anxiety delivered through faith in God, that is where it is at.

### **DAVE BAST**

So if we were to summarize his arguments here against a kind of an undue anxiety about physical needs, we could say: 1) They are unworthy of Christians. We should live like Christians; like people who know God. 2) They are unhelpful. Which of you by worrying can add an hour to your life; really, in the end worry is in fact counterproductive, right? It leads to heart disease; and finally, they are unnecessary. Your heavenly Father knows what you need and he has promised to provide it.

**BOB HEERSPINK**

Yes; and I think at the end of this chapter Jesus gives a very practical word of advice.

**DAVE BAST**

That is good, yes.

**BOB HEERSPINK**

Yes; says: You know, you want to run ahead; and he says: Just focus on today. Now, I know we have to make plans, but you know, sometimes I have been caught up in worry and I just think of the next thing that could happen, and then the next thing and then the next thing; and by the time that I think of all the bad things that can flow out of where I am today, I mean, I am just paralyzed by fear.

**DAVE BAST**

Well, you were just talking about your retirement account, Bob; so obviously you are making some plans for tomorrow. Right; and that is legitimate.

**BOB HEERSPINK**

Right, right; but sometimes we just have to say, I think... When we get on that treadmill, we just have to say: Stop. Stop it! That is what Jesus says. He says: There will be enough problems tomorrow, next week, next year. Focus on your obedience today and trust that the God who provides for you today is going to be the same tomorrow and the day after – the same God a year from now.

**DAVE BAST**

And don't forget the other thing he says here at the end of this passage: <sup>33</sup>Seek first God's kingdom and righteousness and then all these things will be added unto you.

You know, we talk about the Great Commandment in the New Testament – we talk about the Great Commission... Well, this is the great priority, I would describe it: Seek first the kingdom of God – the wholeness – the shalom of God; and incidentally, that reminds us that as we seek that, we will be meeting the needs of other people. God usually meets our needs through others and others' needs through us.

**BOB HEERSPINK**

Exactly; and we started this program talking about what is our treasure? I think Jesus gives the definition right here. Our greatest treasure is his kingdom. When that is the priority, everything else takes its proper place.

**DAVE BAST**

Well thanks of joining our *Groundwork* conversation, and don't forget, it is listeners like you asking questions and participating that keep our topics relevant to your life. So tell us what you think about what you are hearing and suggest topics or passages that you would like to hear on future *Groundwork* programs. Just visit us online at [groundworkonline](http://groundworkonline.com) – all one word – .com, and join the conversation.

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