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GOING FOR IT ON FOURTH. DOWN
Ecclesiastes 11:3-6

Imagine that you are a football coach. The score is tied in the middle of the fourth quarter. Your team has the ball on its own 40 yard line, it is third down and there are 5 yards to go for a first down. The ball is snapped, the quarterback drops back to pass, and fires a pass toward a receiver running a crossing route in the middle 7 yards downfield, but it is just out of his reach and falls incomplete. Now it's fourth down. What do you do? The obvious answer is you punt. To do anything else would be foolhardy. If you don't punt but try to run a play in an effort to make another first down and you don't make it you will hand the ball to the other team on your side of the field. You've just given them a golden opportunity to score the go ahead points that might well win the game for them.

That's something you will never see. Football coaches tend to be conservative. Professor David Romer points out that if a coach goes for it on fourth down and fails, it's his fault. If he punts and eventually loses, well, that's football. His players take the blame. Taking a risk on fourth down exposes a coach to ruthless second guessing. He fears it puts his job at risk.

If in our scenario you chose to try to go for the first down everyone would think you're crazy. But that may not actually be the case. Brian Burke is a former Navy pilot who now makes a living doing statistical analysis of NFL games, wrote an article about this in the New York Times. In it he said, "Every single serious study of fourth down decisions has found that...teams would be better off going (for the first down) rather than kicking." There is a high school coach in Arkansas named Kevin Kelly who did some statistical analysis of this subject and came to the conclusion that punting is a bad idea. So he never, ever punts. His record is 165 wins and only 25 losses, and he has won 6 state championships.

It seems that maybe sometimes taking a risk isn't the real risk. The real risk is failing to take the risk. Today I want us to think about the fear of risk. Many of us are risk averse. Me included. I'm not a fan of risky behavior, risky activity like sky diving, or risky investments. I'm not all that fond of taking risks that might expose me to embarrassment or failure. But I also see that this fear of risk isn't necessarily what God wants for us. We will get a glimpse of this in Ecclesiastes 11:3-6

THERE IS MUCH WE DO NOT CONTROL

The book of Ecclesiastes contains a number of sections that are real head scratchers, but it also speaks powerfully to the nature of life. But verse 3 appears at first to be in the somewhat puzzling category. If clouds are full of water they pour rain on the earth. Okay, I guess. We saw that on Friday night when the weather people said there was a chance of some showers and even some lightning. I told Laurie, "I'll believe that when I see it." I believe it now. Sheesh. It rained so hard at our house that I started looking on Craig's list for a used ark. I get the idea that if you have clouds heavy with moisture they are going to drop it on the earth. That makes sense, but why did that need to be stated?

The next verse is even more curious. Whether a tree falls to the south or the north, wherever it falls there it lies. Yes, this states the important botanical principle that trees don't get up and move around after they have fallen over. It sounds like some sort of deep, eastern philosophy kind of obscure saying, "Ah, grasshopper, where tree falls, there it lies." For instance, here's a classic haiku: "Old pond. Frog leaps in. Water's sound." Excuse me, but, what? I didn't get it then and I still don't get it today. These verses in Ecclesiastes seem kind of like that.

The end of verse 2 states a truth that has implications for how we employ our resources and make decisions. "You do not know what disasters may come." We don't know what the future holds. Then come those enigmatic verses. They are basically reminding us we don't control whether it rains or not. We don't have any control over which way a tree falls in the forest. Our house, as is common in this area, is on a small lot. Behind our lot is a bank that is owned and controlled by our homeowner's association, not by us. They had planted a eucalyptus tree just outside our fence on that bank. Over the years that tree grew huge. It got so big that when we had a significant wind the branches would hit the corner of our roof. This tree became worrisome for us. Eucalyptus trees have relatively shallow roots. This was a huge tree on a slope. Generally we only get strong winds when a storm comes through, meaning there will be rain and the ground around that tree will be wet. Big tree, shallow roots on wet, sloping ground was a recipe for that tree getting knocked down by a significant wind because it's roots wouldn't hold. We had no control over whether that would happen, and if it did, which way the tree would fall. It was entirely possible that if it did come down, it would land on and damage our house. We pointed this out to our homeowner's association. They cut the tree down, because they knew they'd be liable for the damages.

The point of these verses is that there is a great deal in life that we just do not control. We don't control the clouds and rain, and we don't control whether or where a tree might fall in a storm. Rebecca Pippert tells the story of a friend of hers who was a scientist. He was not a theist, he just saw no need for God, nor did he see what was, in his mind, any convincing reason to believe he exists. Then he got married. Later he and his wife had children. His well ordered world changed. He said that nothing ever seemed to be easily resolved at home. Everything became so much more complicated and demanding. He found that his own kids did not relate to him very well regardless of how hard he tried and they accused him of trying to control them. He was frustrated because he couldn't help them see how much he cares for them and what he tries to do for them. He said, "My children have taught me the hardest lesson of my life – that I'm not in control of what matters to me most. It's funny, but now when I see I'm not God, I see I need some help. The question of whether there is a God has started to matter."

We learned last week that most of us fear losing control, but the truth is that for the most part control is an illusion. What a dilemma for us as we try to make decisions. This dilemma is depicted in verse 4. It addresses the problem of the person who wants to control the outcome of his endeavors. He wants to guarantee that his crop doesn't get destroyed and that he gets the greatest possible harvest. Unfortunately for him he does not control how things go in this world. The verse says, "whoever watches the wind will not plant. Whoever watches the cloud will not reap." In other words, in an effort to control the outcome of his farming, this guy looks for the perfect time to plant and harvest. Sadly, that perfect time never seems to arrive, so he ends up not planting or reaping. The perfect paralyzes him. He ends up accomplishing nothing because he refuses to face the fact that there are no guarantees in life. If he is to do anything he has to quit worrying about controlling the outcome and then take a risk and do the best he can.

We recently suffered water damage from a leak in our kitchen. They had to tear out part of a wall, cabinets and floor to deal with the damage. We had to hire a contractor to put our kitchen back together and we had little time to do it. We don't hire contractors. We don't know what we're doing. I had a mental struggle with this. What if the company was not good or not trustworthy? We had no guarantees. We did the best we knew how to do in checking them out, then had to cast our bread upon the water. We had to risk it, and take that leap. I struggled with pulling the trigger because I wanted to get the best deal possible. I had to quit worrying about the perfect and to the best we could, taking the risk.

THERE IS MUCH WE DO NOT KNOW

Verse 5 reminds us of a sometimes frustrating truth. There are serious limits to human knowledge. We know a lot more about the path of the wind today than they did when Ecclesiastes was written. The weather service predicts the paths of hurricanes remarkably well. But we all know that weather is still a complex system that eludes long term accuracy. You might recall that 2 or 3 years ago there was a powerful El Nino condition that had the weather forecasters saying we were going to be hammered by winter storms. This was good news because we had been in a drought. We needed the predicted heavy rainfall. And we had a mild and very dry winter with few storms. The next year, no El Niño and a dry winter was predicted. We got above normal rainfall. We don't really know what causes the winds to do what they do.

Similarly we know a lot about how babies are formed in the womb. But there are limits to that knowledge as well. We saw this when Anna was pregnant with Cara. Halfway through the pregnancy she started dilating as though she was about to deliver. The specialist doctors said her case was unique, that this only happened in cases where there had been previous miscarriages or problem pregnancies. They didn't know why it happened to Anna, who had no previous issues. They didn't know what would happen to the pregnancy. Fortunately all went well. But when Toby and Anna asked about any risk of something similar happening in possible future pregnancies the doctors could only shrug and say, "We just don't know." Toby tells me that medical science knows a lot about the process of birth, but that there is a great deal that we just don't know.

Verse 5 tells us that these realities point us to the truth that "You cannot understand the work of God, the Maker of all things." We don't know all about what God is doing in this world. There are going to be many times when we end up saying, "I don't know why God would allow that to happen." All you need to do is read the life of Jesus in the gospels and you will see many instances of him saying and doing things that you never would have predicted.

GOD WANTS US TO RISK IT ANYWAY

Given these realities it would seem like the logical thing to do is hunker down in some secure bunker somewhere and try to play it as safe as possible. But verse 6 tells us to go in a completely different direction. You don't know what is going to succeed, you don't know what might be a flop, but cover as many bases as you can, and let it fly. Sow your seed. Go to work. Maybe your plans will fall apart,

and maybe all your work will end up being futile. But maybe it will be a rip roaring success. You don't know, so just give it your best shot.

We had a rather small scale reminder of this recently. Our kitchen is tiny, but it has been adequate. However, we had lived in the house for 27 years and had not updated it. It needed updating pretty badly. We had tile counters with the grout wearing away. We had regROUTed a few years ago, but it was bad again. And some of the tiles were chipped. And they were tile! The sink was chipped. The floor was wearing out. Our appliances were dying. So finally we had saved enough money to remodel our kitchen. Thus began the great Myatt kitchen project. We replaced the counters, sink and faucet, got a new refrigerator, stove and microwave. Our dishwasher was still working so we kept it, even though it didn't match and Laurie was hoping it would die so we could get a new one that did look like our other appliances. We got most of the work done last year, but there were a couple of things that carried over into this year. Finally in July of this year we got it all done. Laurie remarked repeatedly in the next few months about how much she loved her new kitchen. And then recently she got the last piece of the puzzle. Our dishwasher died. We bought a new one, but when they came to install it, after pulling out the old one the delivery guy said, "Uh, you have some water damage in here." Our old dishwasher had been leaking. Within a day our lovely new kitchen was torn apart. If that had happened before all the remodel work it would have saved us a lot of time, inconvenience and money.

It is tempting to say, "I wish we would have waited on all that work we did, because some of it will have to be redone." Or maybe even, "Why didn't God have this happen before we did the work?" But these verses remind us we don't know how things are going to work out, we don't know what God is doing, so what we have to do is make the best decision we can and plunge ahead. If we get caught up in trying to make sure everything is perfect, we will likely end up paralyzed.

I don't like taking risks. It is kind of ridiculous for me to be preaching about taking risks, since I mostly don't like to do it. Yet it is clear from the Bible that God does not want us to be afraid of taking risk. 2 Corinthians 5:7 says, "We live by faith, not by sight." The Greek text actually says we walk by faith. No I don't. If I can't see where I'm walking I become cautious almost to the point of stopping altogether, and start carefully, slowly feeling my way through. That physical reality tends to be mirrored in my approach to life.

But God commands us to live by faith. That's risky, because we can't see where we're going. We can't see what might be in the way or some obstacle that might trip us up, or even hurt us. Yet God says it is impossible to please him without faith. Live by faith. Take the risk of living by faith. Time and time again in the Bible you see God's people taking risks, sometimes absurd risks, as they follow God. Abram had a nice, well to do family. All was good. Then God called him, and told him to leave his home and go to some unknown place. He said he'd let him know when he got to the right place. Abram answered the call and took the risk.

God told Gideon to attack an invading army of many thousands of people. He managed to get an army of 30,000 and figured that even though they were badly outnumbered maybe God would help them. Then God said, "You've got too many men." Too many? How did that make any sense? But he obeyed and whittled them down to 10,000, which wasn't hard to do since looking at the odds most guys were volunteering to be downsized out of the corps. God said, "You've still got too many." What? Are you crazy God? The force was whittled down to 300. They could have made a movie about them and called them "The 300." They were outnumbered 300 to 1. This was insane. But God told Gideon to take the risk and use his little force to attack.

God called David to take on the most fearsome warrior of his day. Malcolm Gladwell in his recent book asserted that David wasn't as much of an underdog as we take him to be. Goliath didn't see it that way, and no one else back then did either. David was taking on an absurd and seemingly fatal risk.

In 1 Samuel 14 Israel was yet again at war with their Philistine neighbors. They faced a much larger enemy force. Saul's son, Jonathan, went on a recon mission with his aide. To put eyes on the Philistine forces they had to go through a very narrow mountain pass. They discovered that the Philistines were guarding the pass with an enhanced platoon. There was no way the two of them could get through that pass. But in verse 6 Jonathan said to his aide, "Come, let's go over to the outpost of those uncircumcised men. Perhaps the Lord will act on our behalf. Nothing can hinder the Lord from saving, whether by many or by few." Perhaps? Hey, maybe the Lord will help us. If God's with us it doesn't matter if we're outnumbered 20 to 1. Yeah, uh, if the Lord is with us. That's a huge "if." But Jonathan took the risk. It seemed foolhardy. Two men attacking a force of possibly 40 who had the high ground and entrenched positions? That's suicide. Jonathan didn't know how it would turn out. He didn't know if God would help them, but he

went anyway. And those two routed the enemy, killing 20 of them, sending the rest in panicked flight.

Daniel and his friends took risk after risk of being faithful to God among the Babylonians even when the cost of doing so was likely to be some horrifying death. Esther was challenged to take the risk of stepping in and trying to save her people, the Jewish people, from certain death, even though doing so might well end in her death.

The list goes on and on. The heroes of the Bible were heroes because they took risks. They lived by faith. They stepped out on faith when God called them and did what he commanded them, even when doing so ranged from foolhardy to seemingly suicidal.

The truth is that life requires risk. You must take the risk of living every day of your life. Every time you get in your car and drive you are taking the risk that some crazy person isn't going to plow into your car and either seriously injure or even kill you. Every time you do banking online or buy something you are taking the risk that some dastardly crook lurking out in cyberspace isn't going to hack you and steal your identity, making your life hell. When you go to a restaurant you are taking a risk, believing that the employees are not going to do something to give you a case of e. coli or even worse, hepatitis. We live in the vicinity of Palomar Airport and see airplanes flying over us often. How do we know that something isn't going to go wrong with one of them, causing it to come crashing down right on our house and killing us? We don't know! We can't know. Every day of our lives we take the risk of living in Southern California where for my entire life I have heard that we are going to someday experience THE BIG ONE. The San Andreas fault surely is going to cut loose with a megaquake that will kill us all.

Life is a constant calculated risk. After the recent shark attack in Encinitas some are no doubt afraid of going in the ocean. But on average there is less than one death a year in the US from shark attack. Compare that with the fact that on average 1.31 Americans die every year from kitchen stoves tipping over on them. Just when you thought it was safe to go back in the kitchen. Oh no! Look out, it's a great white oven! Each year an average of 5.22 Americans die in ride on lawnmower accidents. Far worse an average of 26.4 Americans die every year by being crushed by furniture! It's 26 times more risky to go into your living room than it is to go in the ocean! If we fear risk, we fear living! God calls on us not to be afraid to take risks, but to step out on faith. He calls on us to be bold and courageous, fearless, despite the risks.

IMPLICATIONS

THERE ARE REASONS WHY GOD WANTS US TO TAKE RISKS

The most obvious is that we can't live without taking risks. We have been taking care of Lily Belle, Carissa and Michael's rabbit, for a few weeks because of work being done at their house. Lily Belle is not a hair on fire, wild bunny, risk taker. She may think she is, because to her everything is a threat. Ella and Cara, who are fascinated by Lily, look like big scary threats to her. So she hunkers down in her box, kind of afraid to come out. God doesn't want us to live like that. He doesn't want us cowering in our little boxes, afraid of our shadow, for that's not living.

In fact, God wants us to experience fullness of life. To have that fullness we must take risk, for the full life is an adventure. But by definition, an adventure entails risk. World champion surfer, Phil Edwards, says, "There is a need in all of us for controlled danger...a need for activity that puts us on the edge of life. There are uncounted millions of people... who are going through life without any sort of real, vibrant kick. I call them the legions of the unjazzed."

I liken it to a football game. I know, you can't get over the shock that I would do so. What makes a game exciting and appealing? It is that there is a real risk that your team might lose. Does anybody care at all when defending national champion and prohibitive favorite to win it all again, Alabama, plays some little, random no name school like West Georgia A&M, who would have difficulty defeating La Costa Canyon High School's team? Is it really interesting to watch a game where they are ahead 35-0 before the first quarter is done? The only drama is whether Alabama's 5th stringers can run the score up to 100 in the fourth quarter. That's just dull, and it will be reflected by the thousands of empty seats in the second half. What makes for excitement is risk, the possibility of losing. A game becomes thrilling when it comes down to the final seconds with everything on the line and the outcome could go either way. And that's what makes life adventurous as well. Because God desires that we live full lives that are the farthest thing from boring he calls on us to take the risks and not be cowering in fear.

There are even more significant reasons why God calls us to take risk. A big one is that it is only when we take the risks that God becomes real to us. He becomes real because we have to depend on him for the outcome. If he doesn't come through we'll face disaster. That's when we learn to live by faith, and it is when we become even more convinced of his reality and his faithfulness.

There was a moment early in my life when I experienced this. It was at the end of the summer between my sophomore and junior years in college. During my first two years at my college a ministry at my secular school started and was starting to make an impact. I had a significant role in that ministry. But that summer it was apparent that our family simply did not have enough money for me to go back to school and continue. I prayed all summer expecting to somehow come up with the shortfall, which in today's money would have been about \$10,000. It was a huge sum for me and my family. A sum we had no chance of coming up with. August ended, September arrived and I needed to make a decision. But I was sure God wanted me to go back to school and not stay in Bakersfield. But there was no money. It came down to the last day before I had to make a decision. All that day I expected an answer, but none came. When the day ended I told my parents, "I guess I'll tell the school I'm not coming back." That evening around 8 o'clock our home phone rang. My mom told me it was the dean of admissions from my college. I thought it was weird that he would be calling me at all. That was the first and only time it happened. But was especially strange he was calling at 8 PM, but I assumed maybe he wanted to make sure I was home to take his call. I had no idea why he was calling. He said, "I understand that you are thinking of dropping out of school." I told him I was. Then he said, "If money is an issue, I want you to know that there is another scholarship for you." It was for the exact amount that I needed. I was stunned. How did he even know I was thinking of leaving? How would they have that much scholarship money available at that late date? School would start just a couple of days later and normally all that money had been committed long before. I had no answers to those questions. I still don't. But I had just seen God do something astounding to answer a prayer when it seemed impossible. I thanked the dean and told him, "Yes, money is a factor, and that scholarship will make all the difference. I will be returning to school."

You never forget it when God works in that obvious and dramatic a fashion. The problem for us is we try to cushion ourselves so that we never have to depend on God to act, because it is too risky. What if he doesn't come through? The problem with that is we don't get those moments when he is glorified by coming through in astounding fashion. Our faith in him doesn't get built and vitalized. There are other reasons. Taking risk reminds us who is actually in control. It tends to focus us on what really matters in life. It glorifies God when we live by faith and when he shows up.

THERE ARE WAYS GOD WANTS US TO TAKE RISKS

God does not want us to be idiotic. He doesn't want us to take the risk of jumping off a tall building expecting him to save us from splattering ourselves all over the pavement below. There is a restaurant in Las Vegas called the Heart Attack Grill. The owner, Jon Basso says, "we attract thrill seekers and risk takers...We attract the...avant-garde of risk takers." That's because among other things on the menu they have flatliner fries cooked in pure lard and the Quadruple Bypass Burger that tops 10,000 calories. I'm pretty sure God is not interested in you having dinner there as a way of living on the edge. He doesn't want us to step out on faith and buy some outrageous house that we can't possibly afford, a house we do not need. Neither does he want us to presume upon him.

He also is not likely to order us to step out of a boat on a lake and walk on water, or to literally fight some giant like David did or take on an overwhelming army with a ridiculously small team. But there are ways that he does want us to take risks. What risks does God want us to take?

The most obvious is one I've already mentioned. He wants us to take the risk of living by faith, not by what we can see. We can't see God. We can't prove that he exists. So to believe in him, to trust him, to live as he directs us is to take a big risk. The Bible says that there is life after death, and that in that life we will be judged by God. We will then spend the rest of eternity in a place determined by that judgment. Eternity is obviously way more important than the few years we have on this planet. Therefore we should make choices and live our lives aiming at eternity. But that is a risk. I know what I have right here. I can't be absolutely certain about eternity because, again, we do not have absolute, irrefutable proof that there is life after death. But here's the truth about living as a believer in Jesus. Scripture says that is going to be difficult in this world and it will involve sacrifice. The math only works out if we will be rewarded in eternity. To live for eternity is a risk.

Have you noticed in reading the Bible that God told Israel that they should be different. They lived in a world where people thought there were lots of gods. Israel was supposed to believe in and worship only one. He told them they were to be circumcised and to keep the Sabbath day holy. They were not supposed to eat some foods that everyone else around them was eating. He told the men not to marry women from other nations. The point of many of these rules was for them to understand that they were unique, different from other people. But here's the question: how did that work out for them? It has meant that the Jewish people have had a pretty rough time of it in this world. In fact, throughout history they've had it harder than any other group.

God did that to give us a picture of our own lives. We are also called by God to be different, but in a more significant way. We also are to believe there is only one God, and that all roads do not lead to the same God. We are to believe there is truth, and moral right and wrong, and this is quite different from our culture. We are to pursue knowing God, serving and glorifying him rather than status, money, success, fame, acceptance, comfort, pleasure or power. We are not to seek to get even with others, but to forgive. We are to love all people whether they love us or not. We are to value loving God and loving people above everything else in this world. To live like this is a risk. It will be opposed, ridiculed and even persecuted. We should not be surprised if we suffer just as ancient Jews suffered.

The New American Standard translation of Daniel 11:32 is best. That passage tells of a time when a leader who opposes God's people will be active and will win over many people. But then it says, "but the people who know their God will display strength and take action." The King James said they will be strong and "do exploits." We will do great things. God wants you to take the risk of making a difference in this world. Writer and pastor Francis Chan says the only way we will ever truly experience the work of the Holy Spirit is when we step out in faith and take risks. He asks to think about what we are attempting to do that we can only accomplish if God works in a real way.

THERE IS MOTIVATION TO TAKE RISK

In the end there is always one reason why people take risks. They believe they will be rewarded for taking the risk. There is something they see that they will get that makes exposing themselves to danger worthwhile.

Last Sunday I watched the end of an entertaining football game between the LA Rams and Seattle Seahawks. In the closing minutes the Rams had the ball and led by 2 points. They ran a play that took them to around the Seahawks 40, but left them with a 4th down and 2 yards to go. The Rams coach, Sean McVey sent out his punter. It made sense. The Seahawks were out of time outs and there were only 2 minutes left. Pin them back deep in their own territory and make them drive 45 yards or more with little time to get in field goal range. But there was a time out. When the teams came back on the field McVey sent his offense out to run a 4th down play. He decided to take the risk of going for a first down, risking that if he didn't make it he would have helped the Seahawks have a great chance to win the game. Why did he run the risk? Because if he made it the game would essentially be over. His team would keep the ball and be able to run out the clock with no

chance of the other team coming back. He decided the reward was worth the risk. They made the first down and won the game.

All of us take risks. Many of us have gone to college. That's a risk. It takes up 4 years of your life and costs absurd amounts of money. Why does anyone take the risk of investing that kind of time and money that way? Mostly it's because we think we will be rewarded with more interesting and financially rewarding careers because of it.

What is the reward that causes us to take the risks God challenges us to take? There are 3:

We Will Know God

Philippians 3:8 Paul believed that knowing Christ was better than everything else. He counted all as loss for the sake of knowing Christ. This makes sense. I can tell you that the best thing in my life has been knowing Laurie. If I had been a professional athlete and been rich and famous, or if I had been a best selling author, but didn't know Laurie, I would have been much poorer.

Doesn't it make sense of knowing a person can be that rewarding, that knowing God would be even more so?

We Will Find Life

In John 17:3 Jesus said that eternal life is knowing God. We find life in knowing God. If we know God more deeply when we take the risk of obeying and trusting him, doesn't it follow that we will experience more life? And we do. As we take the risk that God calls us to, we find that it produces joy, fills our lives with meaning and hope, and as we know God better it brings peace. And that is crucial to real life.

We Will Be Rewarded In Eternity

Finally, remember what Jesus said in Matthew 6:19-20. "Do not store up for yourselves treasures on earth, where moths and vermin destroy and where thieves break in and steal. But store up for yourselves treasures in heaven, where moths and vermin do not destroy and where thieves do not break in and steal." He said the wise thing to do is store up treasure in heaven. There is a reward there for taking the risk of obeying God in this life right now.

How many of you have a pension plan, social security, an IRA or some other form of retirement savings? We have some of that. Not nearly enough, of course. But for my entire adult life 12.4% of every dollar I have made has gone to Social Security, ostensibly to provide for my retirement years. We also have some retirement savings that is entirely inadequate for us to live off, unless we only plan to live 2 or 3 years in retirement. But the thing is, social security has now taken hundreds of thousands of dollars from me, and we have thousands of dollars in those retirement accounts. I'd love to have that money right now. We could do all the home maintenance issues we are waiting to do because we don't have the money. We could have lots of fun on those thousands of dollars. We have had to say no to ourselves on some things to set all that money aside. Why would we do that? Because there is a reward for doing it. There is some risk involved. The markets could crash and take our retirement funds down to a fraction of what they are. The whole Social Security system could prove to be a cruel joke. But we take the risk of trusting our money to those things because we believe we will be rewarded by some day being able to still at least be able to live on bean and cheese burritos when I have to retire because no one cares to have me as a pastor any more. Those burritos will be our reward.

Think of storing up treasure in heaven as the ultimate retirement account. It will be worth it, and it will be way better than bean burritos.