

“Why You Shouldn’t Read the Dow Jones Average”

Texts: Psalm 91:1-6, 14-16; Matthew 14:22-36

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“But when he noticed the strong wind, he became frightened, and beginning to sink, he cried out, ‘Lord save me.’” Matthew 14:30

I should go ahead and tell you that the title of today's sermon did not originate with me but comes from a *New Yorker* cartoon caption. The cartoon pictures a preacher standing in the pulpit in front of his congregation on a Sunday morning. Beside him is an easel; on the easel is a big piece of poster board. On the poster board is a chart. At the top of the chart in big letters is the word “TITHING,” which is the name of that ancient and sometimes current tradition of giving ten percent of one's resources to the work of the Lord. There are a couple of jagged lines running horizontally across the chart. Over on the left side there is a minor little bump up, but soon the lines are plunging downward, creating the deepest valley you ever saw. The caption reads: “My sermon title for today is ‘Why You Should Not Read the Dow Jones Average’”.

Should we or shouldn't we? There are actually two schools of thought on the matter. I have a friend who keeps the television on all day long in order to keep up with what the market is doing. I know other people who don't want to know how their investments are doing because such knowledge gives them a headache or a stomachache or a head-stomachache. Whether we know or we don't know about our particular situation on any given day, it is fair to say that we know our assets are worth less than they were worth say a year ago. This last week ended with an uptick, but also last week, the ever ebullient Warren Buffet started sounding very sober. One thing we know is that no one knows how long we will have to be navigating these choppy, uncharted financials seas. All of us hope we will keep our jobs, but some of us won't. Some of us in this congregation have already lost employment and are looking for something else to do.

I'm profoundly grateful that so many of you - the majority of you - are invested in the Kingdom of God through the life and ministry of Morningside Church. You are enlightened enough to know that bear markets come and go, but the Kingdom of our God is forever and forever. You are savvy enough to know that real, genuine joy in life comes from living life in hope and in gratitude and never from living life out of a posture of fear and anxiety. I can think of no more helpful spiritual discipline for these turbulent times than to make sure every month when you pay your bills that your gift to the church - your tithe to the church - is the check that gets written first. It's amazing how many things fall into place when we give God first place in our lives, when we realize that we have only one lasting treasure,

and that treasure is the love of God, and nothing on earth or in heaven can ever take God's love away from us.

When uncertain economic winds are blowing, it is a sure thing to bet your life on the constancy of God's promises. You can entrust your life to Christ, who was crucified, who conquered death and evil, who rose from the dead to reign over all. You can trust him particularly in tempestuous and uncertain times. How does that old hymn put it? *On Christ the solid rock I stand. All other ground is sinking sand.* So it was and will be forever.

When Jesus walks on water in the story that Matthew tells, we are reminded that he is Lord of all, even natural forces. Over economic forces, Jesus is Lord as well. That was the first confession of the earliest church: Jesus is Lord. What that means today is that institutions and individuals who betray public trust will have to come before the judgment seat. Bernie Madoff and other Ponzi scheme conspirators, please take note. Societies that condone greed and opt for opulence while neglecting the needs of the vulnerable in their midst will also be held accountable before the Lord of all. Jesus is Lord; the whole creation belongs to him. As the financial crisis sweeps the globe, we see in our mind's eye a picture of the waves on the Sea of Galilee becoming tame at the touch of his foot. Truly he is Lord of all.

Perhaps that plunging line on the preacher's chart indicates that it's time for us all to wake up to the downside of having the accumulation of wealth as our primary aim in life. This is not a new idea. In the Sermon on the Mount, where Jesus lays out the moral imperatives that govern human existence, he cautioned, "Lay not up for yourselves treasures on earth where moth and dust corrupt, where thieves can break in and steal." Yes indeed. "Store up for yourselves treasures in heaven, where thieves cannot break in and steal. For where your treasure is there your heart will be also."

I wish I believed what I just said, every day. I try to, but I can't yet. I want to believe it, but then I get distracted. I think, "If my treasure is in heaven, how am I going to pay the bills when I'm in that rocking chair out at Presbyterian Village?" It's not that I don't have faith in God or believe in God's everlasting love. It is that sometimes I really just don't have enough faith. I have a little but not much, and in that space where trust and faith ought to be, worry rushes in like water into the hull of a sinking ship. And if you let worry get the upper hand, it really can sink you. I've told you before that kind of little aphorism that I try to take to heart: "Worry is like a rocking chair. It gives you something to do, but it doesn't get you anywhere."

When I was a student at Emory, every freshman had to take a survival swimming course. The assumption was that someday you might need to know how to save yourself from drowning. The same is true about life on dry land. Perilous times do come, and we need to be prepared for them so that we can deal with them wisely

and without panic, so that we can keep the water out of the hull, so to speak. The problem is that some people live in a panic mode, as if they were in ultimate peril all the time, when actually they are not. I mean how many hours of sleep have you lost in the last few months thinking “Oh my goodness, what am I going to do?” I don't think there's a person in this congregation who next week is going to be in need of a night shelter. What you have between your ears in terms of intelligence and experience, you are going to be all right. It might not be the same, but you are going to be all right.

I read once about a man who took sailing lessons. He had never taken sailing lessons before, and he assumed that the first thing he would learn would be to tie the knots and then maybe how to hoist the sails. But no, the first lesson was what to do if your boat turned over, how you could get it up right again. That's when the novice realized that the thrill of sailing was learning how to survive and realizing that you really can survive, even when the winds are against you, even when the sails are pointing down instead of up. He said, “Only those who relish the risk will learn the exhilaration that comes from sailing”. I think the same is true of life. Only those of us who relish the risk will learn about the exhilaration that comes with truly living.

I love the words of poet Robert Frost: “My life was a risk that I had to take, and I took it.”

Whatever the opposite of exhilaration is, whatever the opposite of Robert Frost's outlook on life, that's what the disciples were dealing with the night they found the wind against them, their boat battered by the waves. They were far from land and full of fear. When he realized his disciples' distress, Jesus came walking toward them on the sea. When they saw him, instead of having their nerves calmed, they were even more terrified. They said to one another, “It must be a ghost!”

Have you ever had one of those early morning anxiety attacks, 3 to 6 a.m., say? You went to sleep all right, but then you woke up, and there is the laundry list of stuff you just can't get control of. There is a lot to choose from, I've found. You can worry about any manner of things - your kids, your health, your job, your investments. Ancient sailors used to call this the fourth watch - the darkest time of the night. An older friend told me once that he woke up regularly at 3:30 just about every morning, sure that he was going to have a heart attack in the next five or ten minutes. Years went by, and he never had the heart attack, but he woke up worrying anyway. Fear can be useful. If a tiger is coming at you, it's good to be afraid and run in the other direction, but sometimes what we fear is made so much larger than it is naturally. We find ourselves all atremble, but there's nothing really to worry about. We have imagined enemies; we are anxious about calamities that never come to pass. We have forgotten that even in the darkest nights, the lordship of Christ and the sustaining power of his presence will hold us. Jesus said to the frightened disciples, “Take heart. I am here. Be not

afraid.” I wonder if you can take those words with you so that you can recall them when the day comes or the night comes that you need reassurance. You can detect a whisper speaking to your own soul, *I love you. I am here. Together we are going to get through this.* That’s the Lord’s voice to you.

Peter heard Jesus’ reassuring words, but he was only half convinced. He wanted to have proof, and so Jesus, I’m sure much to Peter’s surprise, issued the command: Why don’t you get out of the boat and walk over towards me? Peter did what he had been commanded to do, and he was doing alright - that’s the point - he was doing all right. He didn’t step out and sink like a rock. He was doing all right until what? Until he noticed the wind and its strength, and then he became frightened, and then he began to go down like a rock. “Help!” he cried.

Jesus of course helped him, but he also asked him as he was pulling him up out of the water, “Why did you doubt me? You have such a little faith.”

The Greek word used for “doubt” here is a funny word; it means literally going in two directions, thinking along two lines. What were the two lines Peter was thinking along? *I trust in the Lord, and I’ll be all right* and *Oh my goodness, the wind is strong; I’m going to drown.* Right in between those two thoughts is where he became paralyzed. What he should have done was to keep his eye on the One that said, “Come to me,” but he let fear get the upper hand, he became distracted, and he went under. It was not the storm that threatened to drown him, but his worrying about the power of the storm that almost did him in.

It is interesting to me how the early church thought about this story. They didn’t think of it so much as a miracle story, but as a pastoral story. They saw the early church as the boat. They saw Peter as embodying the ambivalence of the early Christians. *Can we believe that he is risen? Can we believe his promises or not?* They took great heart, those early Christians did, in seeing how Jesus was able to work through the night with the little bit of faith the disciples had, until the morning. While still in the boat, they were able to worship him saying, “Truly you are the Son of God.”

Jesus never promised that because he was Lord, we would live problem-free existences. No, what he did was something else. He said, “I’m going to give you the kind of peace that comes from a realm of God, a realm not of this world, so that you will have the inner strength to make it through the storm, to handle whatever has to be handled.” I have preached on this text many times, but it was only this week that I realized when the storm stopped. Did you notice when the storm was done? It went on through the whole conversation between Peter and Jesus. It was only when they were all back in the boat when the wind ceased. Jesus wanted to show us what to do when the wind is blowing.

There is a story told by the great African-American preacher Gardner Taylor of the night he was preaching a revival service in Louisiana. Right in the middle of

the worship service, a terrible storm erupted. The rain poured down; lightning blazed across the sky followed by earthshaking claps of thunder. Suddenly, right in the middle of Dr. Taylor's sermon, there was an enormous cracking sound and all of Shreveport was plunged into darkness. The congregation fell silent. The darkness was so thick, Dr. Taylor said, that he could not see his hand in front of his face. The silence held for a few moments, and then a voice was heard coming from the back of the church. "Preach on, Brother. We can see Jesus in the dark."⁽¹⁾ And so could the disciples that stormy night. And so can we. We can hear him too. We can hear him saying *Take heart. It is I. Be not afraid.*

(1) As quoted in a sermon by Eugene C. Bay at Bryn Mawr Presbyterian Church, 4/5/98.