

God - The Supreme Banker

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I've been thinking a lot about this. Because I'm a business guy, I think in financial terms. See if this makes any sense to you.

When we're born God opens two bank accounts for us. One is a checking account and the other is a retirement account. As soon as we are old enough to know better our sin immediately begins to overdraw the checking account. We might do good works and care for the sick, orphans, widows, etc. - and we DO get credit for that, but it gets locked into the retirement account. The checking account is unaffected. NOTHING, nothing, nothing can redeem us of our indebtedness and overdrawn status on our checking account - except the blood of Jesus. We are bankrupt and condemned because of the checking account. The retirement account can't be used to pay our debt.

When we accept Christ and lay our lives at the feet of the Cross, He instantly brings us back up to zero. We are debt-free! Praise God! We're redeemed. But ... mostly we are too stupid and stubborn and sinful to be able to stay at zero. Before long we start sinning and our debt accumulates again. Now, we might be doing good works throughout and tithing and feeding the poor and maybe even doing great miracles and preaching our hearts out - but all that does is store up in our retirement account. Sooner or later, we realize our indebtedness again and repent and Jesus zeroes out the checking debt again. Holiness is living at zero. There is no positive balance possible in the checking account. We can't exceed holiness - the best we can hope for in this life is a lack of sinfulness (debt) that keeps us at zero.

Only those who are debt-free in their checking account will be counted as worthy - and ONLY THEN can they cash in their retirement accounts. There will be many on that day that say "Lord, Lord, look at my giant retirement account!" and He will say, "Yep, but that wasn't the main point. Get your goatishness out of here." (Or something like that.) MANY will have done good works that they will never be able to cash in.

For me it's really simple. Try to stay at zero (holiness/purity) and repent ALL the time, just in case. Then, if I have ONE hour of my time to spend, do I rack up more treasure in heaven mowing the lawn at the church or visiting someone in prison or feeding the homeless? If I have just ONE dollar to give, do I get more treasure in heaven for helping buy a chandelier for the sanctuary or feeding an orphan in Ghana? And if I help a servant of God and thereby get a share of HIS reward, then who is the hottest stock around and how can I get in on it? (Matt. 10:40-42) That is, who has the biggest pile of treasure and how can I help them get more? Is it my megachurch pastor, the televangelist with a new book out, the guy working downtown showing Christ to the junkies and prostitutes or the barefoot native pastor in India that has planted 100 churches among the most unreached?

I'm not saying you financially "flagellate" yourself and live on nothing. I'm saying EVERY dollar is God's - so you ask Him, "Lord, can I buy an ice cream with this dollar? Lord, should I feed an orphan with this dollar? Lord, should I help buy a million dollar chandelier for the sanctuary?" Sometimes He says it's OK for me to have ice cream, or a newer car, or whatever. He cares for His own, He doesn't want me to starve. But He always wants His money spent according to HIS priorities. If you'll listen and then be obedient, even if it's hard, it's likely He'll decide you can be trusted with more and more money. We're to be good stewards, not just to hand it over to any schmo with a 501(c)(3) without asking any questions.

Oh ... and if you think I'm arguing against a "once saved, always saved" view of salvation, I'm really not. I honestly don't know if a sincere prayer at church camp when you were eight is enough to get you in the door or not. But I know Jesus expects a lot more out of us than just having once said a prayer and then done whatever we wanted the rest of the time. (It just seems like the Narrow Path has to be more narrow than that!) I'm just pointing out that just because you might have done some good stuff, doesn't necessarily mean you'll get to cash in on that reward if you're not seeking holiness. You'll have to seek God and see if He says you're where you need to be with Him. That's between you two.