

# The Great Currency of Faith

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[ 0 : 00 ] And let's just pray together, shall we? Gracious God, our Heavenly Father, in our rejoicing this morning, in our great joy, we would turn our hearts to you in faith.

Clear our minds, we pray. Help us in our thinking. Give us clarity in our hearing. We might hear your word to us and that our hearts might not be stubborn and unbelieving, but that we might receive your word of truth unto life.

For we ask it in Jesus' name. Amen. I want to speak this morning about the currency of life.

It's money, isn't it, that makes the world go round. That's the old saying. And you only need to listen to our news today to realise just how true that is.

The whole worldwide credit crunch, the budget deficits, the national debts, all of these things are constantly on the airwaves. Money makes the world go round.

[ 1 : 12 ] And since a Christian preacher has to understand the world, I thought I'd better understand it a bit better and read a book called *The Ascent of Money, A Financial History of the World*. It's written by a Glasgow-born Harvard theologian, some of you will know him, Neil Ferguson.

It's a fascinating book. It's a very good read. I recommend it. And it has some very penetrating insights into why it is that money does make the world go round. Listen to what Neil Ferguson says.

The intangible character of most money today. He means the fact that so much of it is electronic, not in coinage. The intangible character of most money today is perhaps the best evidence of its true nature.

Money is a matter of belief, even faith. Belief in the person paying us, belief in the person issuing the money he uses or the institution that honours his checks or transfers.

Money is not metal, it is trust inscribed. In other words, what we're really saying when we say that money makes the world go round, that nearly everything in our life and our work and our trade and so on depends on money at the end of the day, what we're really saying is that everything depends on trust.

[ 2 : 34 ] Everything in our world of humanity and our interactions, in our relationships, all of these things depend on belief. Belief in the veracity of the words of other people.

Belief in what they say or claim to have done or say that they will do. In other words, everything depends on people's witness to the truth about reality.

That at a certain time they will give you something that will enable you to buy a certain amount of things, whether it's food or clothes or oil or whatever it is. And you can trust that enough to plan your life accordingly.

Because money is simply trust inscribed. You trust that it will buy you your bread, your clothes, your petrol, whatever it is.

And that's why the real value of money in today's world goes up and down. We have inflation and deflation, don't we? What makes the pound or the euro or the dollar sink or rise in value?

[ 3 : 36 ] Well, it's simply this. Whether the markets of the world can trust what respective central banks or governments say they will do or say they are doing in terms of their interest rate policy or they're managing the economy or so on.

And that belief that they have depends, doesn't it, on a tough scrutiny of the evidence. Is what the Bank of England say, is what the US Federal Reserve says, is it credible?

Does what the government says it is doing, does what the government think it's able to achieve, does it fit with the evidence of the reality of the situation from the latest trade figures or unemployment figures or the GDP figures or the housing market or any number of other pieces of evidence that people scrutinize?

The world bond market. It's not full of naive fools, is it? It's full of very hard-headed, sceptical and realistic people who price their loans extremely rationally depending on their carefully assessed belief, their trust, their faith in the governments whose debts that they trade.

Faith that is based on very hard evidence indeed. Now they must base it on hard evidence, otherwise they might lose vast sums of money through debt default if their trust proves to have been misplaced.

[ 5 : 02 ] That's why, isn't it? That's why the demand for interest rates on loans to Greece and Portugal and Ireland are far, far greater than they are on loans to, well, Germany or Switzerland, for example.

Because the evidence is that Germany's money is much, much sounder than Greece's money. Of course, there's a problem at the moment because having a common currency in the European Union people are trying to pretend that German money and Greek money are exactly the same.

That's why we've got all these problems. But your pension fund, whether you know it or not, is buying bonds all the time. And it can buy German bonds, can't it? With a reasonable belief, beyond reasonable doubt, that the German government will be good to its word, that it will pay the interest on those loans and that when the time comes it'll pay back the capital.

And that faith of your pension fund manager is not a leap into the dark, is it? At least I hope not. It's a reasonable, sound belief in solid evidence about observable economic reality.

And in this case, it's the reality that the German economy is the powerhouse of manufacturing in Europe. And their banks are prudent and their government is sensible.

[ 6 : 22 ] See, money is inscribed trust. It's belief that stands or falls on the quality of the evidence of reality that backs up that trust.

In this case, truth about a country's economy. But friends, so it is also with what the Bible calls faith. The Christian faith equally is not a leap into the dark.

The Christian faith is not the spiritual equivalent of the Zimbabwe dollar. The Christian faith is persuasion beyond reasonable doubt based on solid evidence of reality about the person and work of Jesus Christ, who is the central figure of all human history and who is, beyond reasonable doubt, risen from the dead and alive today.

Consider this question. Can I be persuaded to believe and commit to this based on solid, credible evidence? And if so, can I afford not to commit to it?

Now that is the question that faces any investor, isn't it? Seeking to preserve his livelihood for the future, whether it's buying shares or bonds or a bank account or whatever it is.

[ 7 : 47 ] And unless he's a fool, he will do extensive research before he commits his personal funds and commits his whole future to something. He wants to be assured of the evidence.

Well, how much more important, friends, when the stakes are so, so much greater than just mere physical poverty or wealth in this world?

How much more important when the stakes are literally life and death, heaven and hell for eternity? Can't get any higher than that, can you? And you see, that is the question that Easter poses to every single human being.

Do you believe, do you trust the currency of the Christian gospel? The trust that is inscribed in these words of witness of the first disciples?

Of those who from the very beginning claim, truthfully, to testify to a clear and credible reality about one man who really did rise from the grave, from the dead.

[ 8 : 55 ] Well, like any investor, we'll be fools, won't we, if we refuse to examine that evidence with all of our faculties. Because just like in the investment market, there is absolutely no place for leaps of faith based on hunches or intuition or gut feeling.

No. Or surely, can there be any place for just mere closed-mindedness, for intransigence and prejudice, refusal absolutely to even consider the truth?

No, the stakes are far too high for that, aren't they? If the currency of Christian faith is the only real and solid store of value for all eternity, if that is true, what a monumental calamity if you had the opportunity to invest freely in it.

But you refused to do so because you just simply would not believe any amount of evidence that was placed in front of you. Well, that's what nearly happened, isn't it, to Thomas, the great sceptic in our reading this morning.

Apart from God's great, great generosity to him, that would have been his lot. But his story is preserved for us precisely because of that, as an encouragement to us but also as a warning.

[ 10 : 13 ] That's why I want to look at these verses at the end of chapter 20 just for a little time this morning. Look at verses 24 and 25. You see there is something that's very, very common indeed, don't you?

A sceptic rejecting the evidence. Thomas was not with them when Jesus came so the other disciples told him, we have seen the Lord that he said to them, unless I see his hands, the marks of the nails and place my finger into the mark of the nails and place my hand into his side, I will never believe.

Now remember all the rest of this chapter that we've read together this morning. The whole of the chapter, the whole account is about evidence, isn't it? Evidence that's clear, that's reliably witnessed, that's clearly passed on by trustworthy people, by known friends of these disciples.

Look back at the first paragraph, verses 1 to 10. We've got the evidence, haven't we, of the sprinting fishermen. Peter and John, two of Jesus' closest disciples, run to the tomb. John outruns Peter, but he doesn't go in, but Peter immediately goes in, verse 6, and he saw, he saw the evidence of grave clothes still in place, untouched, but now no longer containing a body because it had vanished from inside.

And then verse 8, the other disciple goes in, and he sees and believes. Notice verse 9, why did they believe? Not, not because they suddenly realized, oh yes, we should have understood this from the scriptures, because of course, Jesus had to rise from the dead.

[ 11 : 56 ] No, they didn't understand that yet, we're told. They still have to learn that from Jesus. They should have, but they didn't. Why did they believe? They believed the evidence of their own eyes, both of them together.

The evidence of something they did not in the least bit expect, but which they could not possibly deny. Well, then in verse 11 comes the evidence of sorrowful Mary.

Mary's weeping. Mary is not looking for a risen Lord Jesus. She's looking for a dead body, isn't she? Where have they taken the dead body? But then, verse 15, she hears his familiar voice and she sees him with her own eyes and she clings on to him so that Jesus has to peel her off.

And so, her evidence, verse 18, I have seen the Lord, she says, and I've heard his words. Then, verse 19, we have yet more evidence.

This time, it's the evidence of all the scared disciples together. All of them hear the voice and they see his wounded hands and his feet and his side and they feel the breath of his mouth.

[ 13 : 10 ] And so, when later Thomas is among them, they can all together say, we have seen the Lord. All of us have. And Thomas says in verse 25, do you think I came up to climb in a banana boat?

Don't be ridiculous. Dead people don't rise. We know that. What on earth are you talking about? See, skeptics didn't begin with Richard Dawkins and Christopher Hitchens, did they?

If you listen to people like that, you would think that really, you know, until then, nobody else had any critical faculties in their mind through the whole of history. I think that everybody before them were complete simpletons who would believe in absolutely anything at all, just one more thing to believe before bedtime.

That is just nonsense, isn't it? I mean, the whole point that is so obvious through these gospel accounts is that resurrection was something that was very, very, very hard to believe in at all.

Obviously. And they only believed it because the evidence was convincing, because it was overwhelming, because it was absolutely irrefutable.

[ 14 : 21 ] Dead people don't rise, they know that, Thomas knew that. And so at that point, Thomas is having absolutely none of it. Unless I see, I will never believe.

I can understand that, can't we? We would have probably been the same, most of us, I think. But just think for a minute, just think for a minute, how things would be if we applied that principle, that rule, to everything in life.

We would never trust anything ever from anybody else, however trustworthy they were, unless we saw it with our very own eyes. We refused to take anything on trust.

Well, then the world really would stop going around, wouldn't it? We couldn't have money for a start, could we? Because money is just trust inscribed. It's the word of somebody for something that we can't see.

So all trade and all commerce and all human interaction would have to come to a halt if we say, I will never believe anything that I don't see. Actually, that is what happened, didn't it, in the credit crunch.

[ 15 : 28 ] The governments and the banks, they wouldn't any longer believe the words of other banks about the assets that they held, and therefore they wouldn't lend to each other. They did a Thomas. That's why we had a credit crunch. Unless I see your capital, I will never believe, said one bank to another.

And the whole world system broke down. That's why we call it a credit crunch. Credit means to trust, from the Latin word, credere, to believe.

If you don't believe anymore, if you can't trust anybody's word on anything, you have a credit crunch. Well, there was good reason, wasn't there, for a credit crunch, because their words, the words of the bankers proved not to be true.

Their assets weren't real. They were toxic. They were dreadful debts. That's just one example, isn't it, about the whole of life, and how it depends on being able to believe credible words and witness from other people, after a reasonable examination of the facts.

That's how we decide the truth, isn't it, in life, on almost everything. So think about a court of law. Imagine that the jury is sitting there and they've heard five witnesses, one after the other, eyewitnesses to saying, I saw that man murder that woman.

[ 16 : 41 ] Yes, my lord, I saw also with my own eyes that man murder that woman. What would we think if the chairman of the jury stood up and said, yes, we've listened to all the evidence, but my lord, unless we saw it with our own eyes, we will never believe that he murdered that woman.

That would be ridiculous, wouldn't it? The whole justice system would collapse if that's how we thought. Or just think about trying to order something over the telephone or over the internet.

You go onto Amazon maybe, and you see a nice garden chair that you want to buy. Two sunny days in Glasgow, and it's all gone to your head, and you think, I'm going to be sitting out in the sunshine, I'll buy myself a garden chair from Amazon.

And you read the description on Amazon, and you look at the pictures, and very helpfully, you read 57 customer reviews that tell you what a good chair it is. But you think to yourself, no, I'm going to phone up and speak to them.

And you say to the operator, you say, I want to buy this chair, but I want to see it with my own eyes first. The operator is going to say to you, I'm sorry, we can't do that, it's mail order, it's ridiculous.

[ 17 : 44 ] You say, well, I'm not going to buy it then. Maybe then you think, I know what I'll do, I know John, my friend, bought a chair like this last week, I'll phone up John and ask him what it.

So you go back to Amazon and you phone them up. And when you try to buy it, Amazon does not say to you, well, I want to see the cash in your hand before we send you that chair.

In fact, more importantly than that, we want to actually have that money and spend it to make sure it really works before we're going to send you your chair. No, what happens is you give the retailer your credit card, your trust card, and you believe that the retailer is going to send you your chair.

And they believe that the credit card company will send them the funds, and the credit card company believes that you're going to pay your account. And that whole transaction is based on trust, on belief, trust in the word and in the testimony that's credible and believable.

Not credulous. Credit card companies aren't credulous. They want credible evidence too, and they've checked you out, haven't they, with a credit rating agency before they've even given you that credit card.

[ 19 : 00 ] unless they're fools. And that's how life works. We trust based on a reasonable credit score, on a trustworthiness score, in all kinds of ways, dozens of times every day.

Now, Thomas, he receives first-hand, reliable, utterly consistent evidence from several different people that he knew, and he knew he could trust, and he should have trusted, and he says, I utterly refuse to believe.

I will not believe. I just simply ask the question, is that reasonable? Is that a wise way to live our life?

It is possible, isn't it, to live your life utterly refusing to trust anybody ever. that isn't a symptom of balanced life and healthy life, is it?

It's a symptom of disordered and damaged life. You might say, well, I will never ever have a friend in my life because they might let me down. I will never ever get married because there's a possibility that I might be betrayed.

[ 20 : 14 ] I can't trust anyone. Or I will never have children because they might let me down. Or all kinds of other things.

It's very, very, very sad if that's the way you find yourself living life. Of course it's good, isn't it, to be honestly sceptical. Of course it is. To demand, to examine evidence, to commit only to what's true and realistic.

But it's quite different. It's pathologically foolish, in fact, to utterly close your mind to begin with, to start with a presupposition that because some things are impossible, it cannot possibly be true.

So no matter who witnesses to it or what witnesses to it, you will never believe it. Do you get an email from Nigeria that promises you a million pounds from an unknown benefactor?

Well, let me just encourage you to pop that in your junk mailbox. But it's quite different, isn't it, if you get a genuine headed letter from a Glasgow firm of solicitors with news about a legacy from a relative that you knew.

[ 21 : 20 ] That's quite different, isn't it? You'd be an absolute fool to junk that and to ignore it. However unexpected it was, however surprising it is, however much you find yourself, say, I cannot believe it.

I hated that old bag and she hated me. That may be true, but you would be a fool to never believe that perhaps she could have left you something in the will.

sometimes people's scepticism. Sometimes it is roundly rebuked by hard evidence.

That's what happened to Thomas, as we'll see in a minute. But we're going to break and sing again. Just open up again at John 20 and look at verses 26 and 27.

Eight days later his disciples were inside again and Thomas was with them. Although the doors were locked, Jesus came and stood among them and said, Peace be with you.

[ 22 : 23 ] And he said to Thomas, put your finger here and see my hands and put out your hand and place it in my side. Do not disbelieve, but believe.

A sceptic rebuked by the evidence. Exactly a week later, following Sunday night, and Jesus suddenly appears as we've read.

What was the expression on Thomas' face do you think? Have you ever been in a position where you've disbelieved somebody very wrongly and ended up with an awful lot of egg on your face?

You know, the sort of thing you've made a point of asking your wife perhaps to wash and press your best shirt because you're very busy. And you're out all day and you've got to come in and go out to an important meeting in the evening.

And you come in in a rush and go to get changed. You open your shirt drawer and you see your shirt's not there. Then you hear a noise in the background and you hear the washing machine on. And you assume that your shirt is obviously still in the wash and your wife forgot to do it on time.

[ 23 : 33 ] So you stamp off out muttering under your breath about the unreliability of women. how on earth she could let you down. I'm using my imagination, you understand. Perhaps you confront your wife.

Couldn't you do this one thing that I asked you to do? You know how busy I am. You know how important this meeting is tonight. Honestly, I give up. And you stomp back up to the bedroom to look for another shirt.

And then you see laid out on your bed. Not only your beautifully pressed shirt, but your cufflinks, your tie, your socks, and your beautifully polished shoes.

And a certain sheepishness comes over you. And then if you're decent at all, real shame about your behaviour. And then you realise just how irrational your unbelief had been.

And how wrong and how unworthy it was to cast such aspersions on that wonderful wife of yours that you don't deserve. Well, how much more seriously must Thomas have felt sick to the pit of his stomach, don't you think?

[ 24 : 50 ] When he saw the Lord Jesus and Jesus says, peace, and everybody's heart surely leapt with joy while he stood in silence and looked at his shoes.

rebuked by his very own words of unbelief. Do you notice? Jesus repeats them, doesn't he? Here's my hands, Thomas. Here's my side. Isn't that what you wanted to see?

Don't disbelieve. Believe. Notice Jesus didn't call Thomas a doubter, did he? He's not doubting Thomas. He's a rank unbeliever.

He's unreasonably unbelieving Thomas. Jesus is rebuking him just as he rebuked the disciples on the road to Emmaus in Luke chapter 24 for not believing the evidence, reliable, trustworthy, credible evidence from eyewitnesses and from the scriptures.

That's not healthy doubt. That's culpable rejection of the truth in God's eyes. It's unbelief. Christ is merciful to Thomas.

[ 26 : 01 ] He does give him sight with his own eyes of his risen body. And so at last in verse 28 you see we see a skeptic rejoicing in the evidence.

Thomas gives the outright confession not only of Jesus' resurrection but of his deity. My Lord, he says, and my God. These words are the high point of the whole of John's gospel.

It's the great confession. The great cynic has become the great confessor, the greatest witness of them all. Just as later on the great persecutor, Saul of Tarsus, became as Paul the missionary, the greatest preacher of them all when he saw the risen Lord Jesus Christ.

And many and other skeptics and opponents of Christ all down history, from St. Augustine to some of us here in this very church this morning. Isn't that true? Well, what is the point of John recording all of this for us here in this great resurrection chapter?

Verses 29 to 31 give us the answer. Because Thomas becomes our teacher. He becomes the one who warns us to pay heed and not to scorn evidence that is real and credible about the truth of Jesus Christ.

[ 27 : 21 ] you believe because you've seen me, says Jesus to Thomas. And that's not deprecated as we've seen. The whole point of this chapter is that there was indeed clear and irrefutable evidence that convinced even the most hardened skeptic and cynics.

But Jesus also says, blessed are those who have not seen and yet have believed. And what Jesus means is clear from the two verses that follow. these verses sum up the whole point of John's writing of this book.

All these things, he says, this testimony is written so that you, that's us, all who read and hear this message, so that we might believe also and find that same life in Jesus' name.

Jesus was not going to remain bodily on the earth for much longer. He says in verse 17, I am ascending to my Father and to your Father. So inevitably then, it was going to be impossible, wasn't it, for anybody else to believe the truth about him if they took the same approach as Thomas.

Unless I see it with my own eyes, I'll never believe. That was going to be impossible just a few days hence. And Jesus is saying that will be impossible until the day that I return to this earth and every eye will see me.

[ 28 : 43 ] And that day is coming for the whole world. He's said that already in John's Gospel many times. But on that day, he said, many, many who have believed now through hearing my word in the testimony of these apostles, many shall rise to eternal life on that day.

But likewise, says Jesus, those who have rejected, who have refused the evidence, refused to trust these words. But on that day, these will rise up only to judgment.

Because these words, the words of the apostles, first hand, eyewitness, testimony to Jesus, these words are the legal tender of salvation.

They're the currency of life, backed by the promise of Almighty God himself. In the upper room, Jesus prayed sovereignly for all his own, not just for his first followers, he said, Father, but for all who will believe through their words.

You will be my witnesses, he said to them. Whoever receives, says Jesus, the one I send with these words, receives me. And likewise, whoever rejects and disbelieves and doesn't trust the words of the ones I send with the apostolic message, rejects and disbelieves and does not trust in me.

[ 30 : 13 ] If you short sell a country's currency, like George Soros did to the pound in 1992, if you short sell a country's currency, you're heaping scorn upon that nation's government, on its sovereignty, on its strength, on its competence.

You're giving a slap in the face in a concrete way, an expression of distrust, disbelief in that country's power. And likewise, if you short sell the currency of Christ in the promissory note that he gives in his gospel, then you're heaping scorn and rejection on the sovereign Lord himself.

You can't have the life of God, the life God promises in his gospel, the resurrection life from the dead, beyond the grave with Jesus. You can't have that life if you reject in the gospel of God the word of trust that God has given.

If you reject his currency, you're rejecting him. Because the currency of the gospel, like all currency is, as Neil Ferguson rightly says, trust inscribed to a matter of belief in the person that lies behind that currency as its guarantor.

And the Christian gospel, friends, is trust inscribed by God. It's a genuine first-hand testimony of apostles who were with Jesus from the beginning and who saw with their own eyes his risen body.

[ 31 : 52 ] Isn't that what John says later in his letter to the churches? That which was from the beginning, which we have heard, which we have seen with our eyes, which we have looked upon and have touched with our hands concerning the word of life.

The life was made manifest and we have seen it and testify to it and proclaim to you the eternal life which is with the Father and which was made manifest to us.

That which we have seen and heard, we proclaim to you so that you also might have fellowship with us. And in our fellowship is with the Father and with his Son, Jesus Christ.

Thomas rejected out of hand something that later proved him to have been very, very wrong. Don't be like that, says Jesus.

You're blessed if you believe what he heard and should have believed. Don't be a Thomas. Don't say, I will never believe. It's amazing.

[ 32 : 56 ] To me, it's amazing how many intelligent people say that about the Christian gospel. They wouldn't say about anything else in life, probably. I will never believe.

Now, examine the evidence. Take time to weigh it all up, of course. Ask questions. What is there possibly to lose? Come back here next week, next Sunday and hear more.

No one's going to brainwash you. We're not desperate. Not at all. Quite the opposite. We're supremely confident in our currency because it is the word of trust inscribed by God's gospel.



We want you to examine it freely and evaluate it yourself. We don't want you to lose out in what we've found. Come to Christianity Explored, these leaflets.

Choose the evening. Examine for yourself the evidence in Mark's gospel. Take it apart. See if you can. You're welcome. Read the Bible for yourself.

[ 34 : 02 ] With an open mind, not with a closed mind. Be open enough. Dare you do this? Dare you? To say, Lord, if you're real, if you're risen, then open my eyes, open my mind, so that I too might understand the scriptures.

So that I too, if it is true, might become a great confessor like Thomas and know you as my Lord and my God. I dare you to pray that and start reading the Bible yourself.

See, ultimately, the only way to see what a currency is really worth is to take it in your hands and start using it, spending it. Well, says John in verse 31, all this is written, all this is inscribed in trust so that you may believe that Jesus is the Christ, the Son of God, and that by believing, taking that currency at face value, you also may have life in his name, may rise from the grave to live bodily for all eternity.

Well, my Easter prayer is that that might be so for every one of you here this morning. Let's pray. Lord our God, how we thank you that you have not left us without witness, but have given the most powerful testimony to your great resurrection from the dead.

Many of us this morning can testify ourselves also to the life that comes from knowing your risen Son through your Holy Spirit, so may it be that every one of us this Easter time might bow the knee with Thomas and cry out to you, Jesus Christ, my Lord and my God.

[ 36 : 09 ] Amen.