

Sunday October 30<sup>th</sup>, 2022

Matthew 24:36-44; 25:1-13  
“Give Me Oil in My Lamp!”

I came across a true story about the ridiculousness of some policies of certain financial institutions. A lady died this past January, and Citibank billed her for February and March for their annual service charge on her credit card, and added late fees and interest on the monthly charge. The balance at her death had been \$0.00, and now was about \$60.00. A family member placed a call to Citibank and here is what transpired.

Family Member: “I am calling you to tell you she died in January.”

Citibank: “The account was never closed and the late fees and charges still apply.”

FM: “Maybe you should turn it over to collections.”

CB: “Since it is two months past due, it already has been.”

FM: “So, what will they do when they find out she is dead?”

CB: “Either report her accounts to frauds division or report her to the credit bureau, maybe both.”

FM: “Do you think God will be mad at her?” CB: “Excuse Me?”

FM: Did you just get what I am telling you-the part about her being dead?”

CB: “Sir, you’ll have to speak to my supervisor.” (Duh!) Supervisor gets on the phone.

FM: “I’m calling to tell you; she died in January.”

CB: “The account was never closed and late fees and charges still apply.”

FM: “You mean you want to collect from her estate?”

CB: (Supervisor stammers) “Are you, her lawyer?”

FM: “No, I’m her great nephew.” (Lawyer info given)

CB: “Could you fax us a certificate of death?” FM: “Sure.” (Fax number given)

After they get the fax. CB: “Our system just isn’t set up for death. I don’t know what more I can do to help.”

FM: “Well if you figure it out, great! If not, you could keep on billing her. I don’t think she will care.” CB: “Well the late fees and charges still apply.” (What is wrong with these folks?)

FM: “Would you like her new billing address?” CB: “That might help.”

FM: “Odessa Memorial Cemetery, Highway 129, Plot Number 69.” CB: Sir, that’s a cemetery!”

FM: “What do you do with dead people on your planet?” ([Funny.Com](http://Funny.Com))

Few things frighten Canadians more than the arrival every month of their credit card bill. It also does not include the projected increase in debt that comes over the holiday season. On top of this, it was reported that Canadians are not saving very much, nor building their pensions as they should. So, what is our situation as Canadians?

- Total household debt in Canada amounted to **\$2.33 trillion** in **2020**.
- Total household income actually **increased** between **Q4 2019 and Q4 2020**.
- Total mortgage debt in Canada increased to **\$1.7 trillion** by the end of **2020**.

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- **30.2%** of Canadians don't have any debt.
- The average Canadian owes around **\$73,500** to banks.
- As of **Q4 2020**, the average Canadian household debt to income ratio is **170.7%**.
- In **1980**, the household debt to income ratio was **66%**.

Put another way. In late 2020, Statistics Canada reported that the average Canadian household owed \$1.71 for every dollar of disposable income. This figure rose from 162.8 percent in the second quarter to 170.7 percent in the third quarter. Figures from 2021 are just now being calculated and with the covid pandemic it is expected to be even worse.

Now you might be inclined to think after I shared this with you, and because I chose the title I did for today, that I am planning to talk about finances. It is a very important subject, and worthy of our attention, but what I want us to do today is use how we feel about credit cards as a metaphor for something far more critical to our lives. I think it is safe to say that many Canadians, and likely some here today, simply dread the day the credit card statement arrives each month.

Our credit card statements are a pretty good picture of our priorities, and our challenges as we go through life. Our emotional reaction to our statements can vary month to month, usually related to our outstanding balances. For our purposes today. I want us to think about how we feel when the balance is high, and we are doubtful we can pay it all off to avoid the ridiculous interest rates most cards carry.

Looking at the statement, you likely feel some regret or guilt over the things that you bought. You might feel some anger that a forced expenditure, like a car repair, occurred. Sitting down to do your own personal accounting, you may despair over the numbers. You likely wish the whole mess would just go away. However, I bet that most of us, at least once in our lives, have looked at that statement and thought; I'm not ready for it.

Even though we knew it was coming, we just don't feel ready to deal with it. When I read this section of Matthew, I get the same sort of feelings I get when my statement of debts comes to me. I know what is coming, but am I ready to face it? And unlike Visa or MasterCard, Jesus isn't sending a statement in the mail, but rather is coming himself. He is bringing himself to us.

Eugene Petersen in the notes on this passage that he writes in his bible translation called the Message, points out something I had never really captured fully before. God is always coming to us. The word *come* is a gospel verb. The biblical distinctive, and Christian message, is not that God *is* but that he *comes*. He came before, and he is going to come again. This is what God does; he comes to us.

God is not a professor who delivers ideas to us; he is not a social worker who arranges discussion groups among us, or helps raise our standard of living; he isn't a government agent bringing the latest set of regulations so we can stay out of jail. Our God comes.

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He comes like a neighbour at our door. He knocks, he enters, and he sits down with us to enjoy our company.

God comes to us primarily as Jesus, and we often look for his coming in sensational ways, but he keeps coming to us in the ordinary. He comes to us in our pain, in our doubt, in our families, in our work. There is not a place where he may not turn up, any time where he may not make his way in. (Message, p. 1532) His coming can happen at any time and will be no respecter of what we are doing or who we are with.

It will be like in Noah's day, whereas the final preparations were being made to the ark, people went on with the daily lives. People worked, played, and celebrated as they always had. They were oblivious to what was about to occur. When Jesus came as a baby to Bethlehem, only some shepherds and eventually some wisemen saw it.

God comes as a surprise, and he comes wanting to make an accounting of his people. This whole section of Matthew is about being ready, getting our house in order, making sure our "accounts", so to speak, are balanced. As Matthew 24:45 reads, "Who is a faithful, sensible servant, to whom the master can give the responsibility of managing his household and feeding his family?"

There is something else that happens when Jesus comes that may be behind our fear of it. When Jesus comes, we are never the same. Our lives are turned upside down. The gospels are full of examples of lives turned upside down by Jesus' coming. The disciples, Zacchaeus, the man born blind in John 9, the ten lepers, Jairus' daughter who had died, Lazarus and so many more.

When Jesus comes to us, our relationships change, our priorities change, our behaviour changes: in fact, everything about us can change. There is a Presbyterian Pastor in California who shares that she loves to go to Nordstrom Department store in Bel Air during the Christmas season. She couldn't afford to buy much at that store, but she enjoyed going there at Christmas time for the ambiance.

The Christmas decorations are always beautiful and the Christmas music lightens her spirit. On one of her visits, she was on the top floor of the store looking at some of the finest dresses in the world, when the elevator opened and out stepped a bag lady. Her clothes were filthy and her stockings were rolled down to her ankles. She just stood there holding an old gym bag in her hand.

It was obvious that this woman was completely out of place and not about to buy anything. The dresses were in the thousand-dollar category, and the bag lady was the kind of person who would not have that kind of money. The Pastor observing this expected a security guard to appear at any moment and escort the lady out of Nordstrom's, but instead a stately saleswoman came over and said, "May I help you, madam?" The bag lady said, "Yeah! I wanna buy a dress."

"What kind of dress?" the saleswoman asked in a polite and dignified manner.

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“A party dress!” the bag lady answered. “You’ve come to the right place,” the saleswoman said. “Follow me. I think we have some of the finest party dresses in the world.” The saleswoman then spent more than ten minutes matching dresses with the woman’s skin colour and eye colour, trying to ascertain which dress would go best with her complexion.

After selecting three dresses that the saleswoman deemed to be most appropriate for the bag lady, she bade the woman follow her to the dressing room. The lady pastor hurried to the dressing room and went into the adjoining one and pressed her ear to the wall to catch what was going on. The bag lady tried on the dresses with the saleswoman’s help.

But then, after about ten minutes, the bag lady said sternly, “I’ve changed my mind. I’m not going to buy a dress today!” “That’s okay,” the saleswoman said gently. “But here is my card. Should you come back to Nordstrom department store, I do hope that you will ask for me. I would consider it such a privilege to wait on you again.”

You didn’t know Jesus worked at Nordstrom Department Store in Bel Air. Well, I know that Jesus is everywhere, coming into situations and into lives to make a difference. Can we see his coming in our everyday lives, or are we oblivious to his grace, going about our business thinking it is what is most important. Every week we pray in our time of worship, “Thy kingdom come, thy will be done, on earth as it is in heaven.”

Is this truly what we desire, God’s kingdom coming, his will being done? Advent is a time of recognition that God comes to his people, and he dwells among his people. Advent is a time of preparing for his coming by getting our house in order. And also, Advent is a time of God’s invitation to participate in his Kingdom’s coming; a time of transformation, redemption and renewal.

The issue is never with God’s coming, as he will come to us whether we are ready or not. The issue is how we respond to his coming; to his invitation. Just back a couple of pages, in Matthew chapter 22, is a story about our reluctance to accept God’s invitation. It is a parable about a king whose son was getting married and a great feast was prepared in celebration. Invitations were sent out to people to come.

The details of the feast were impressive, but people were too busy and ignored the king’s servants who brought the invitation. Some had business interests that demanded their attention. Still others went so far as to kill the messengers who brought the gracious invitation. A reference made clearly to the fate of many of God’s prophets over the years. How could they refuse?

Even if they cared little for the king himself, there was going to be great food and wine, but still they did not come. They were too busy, too self-absorbed to see the grace extended to them in the invitation. In other words, they were apt to say, “I can’t be bothered.” Is there not something sick in our souls, when we cannot be bothered to respond to God’s invitation?

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I don't know about you, but often when I receive an invitation, the first thing I consider is when and where? I want to know on what day is the event, and the time and location. Sometimes it is easy when we hold an invitation to forget the reason for the event. When God gives his invitation, many people are focused on the details of when, not on what we are being invited to.

We know that the bible says no one but God himself knows the time of his Son Jesus' return, but that hasn't stopped people from speculating. People like Hal Lindsay claim to possess special insight to decode the bible to come up with a probable date for Jesus' return. Tony Campolo writes, "Whenever I am asked to say something about the date of the Second Coming, I always answer, "I'm on the welcoming committee, not the program committee!" (Let me Tell You a Story, p. 197)

What a great answer. Our invitation by God is to share that invitation to others and welcome those who come. We are invited to continue in this work of the kingdom coming, until Jesus comes again to bring us to himself.

And come he shall, because God has a habit of coming to his people when they least expect it. They were certainly not ready in Bethlehem. But are we ready. Does his coming fill us with joy and anticipation, or are we fearful because we have some outstanding issues in our lives that need addressing but we have been reluctant or even negligent in not dealing with them.

Just as surely as that credit card bill will be coming, Jesus is coming for a settling of accounts. Ready or not, here he comes!