

COVENANT PULPIT



INSUFFICIENT FUNDS

JOHN 6:1-15

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The paycheck was late. The landlord cashed the rent check early. The bank deposit got lost in the mail. The reasons are unimportant. The result isn't: INSUFFICIENT FUNDS. Is there a worse phrase? It's up there with, "The IRS wants to audit your returns for the last three years," or "You need a root canal," or "Let's stop dating and just be friends."

There are few things more ominous than INSUFFICIENT FUNDS.

It's a problem for every one of us. It may not be a lack of money in the bank. But other reserves may be depleted:

- Things haven't changed, and you're out of patience.
- Weariness has set in, and you are running on empty.
- You can't seem to do enough to make your family happy.
- You don't have enough discipline to kick that bad habit.
- You face a dilemma, but don't have the right answers.

Each of us deals with the problem of INSUFFICIENT FUNDS. There are areas of life where we face demands bigger than our resources. We calculate the odds and are undone. So we want to throw in the towel.

The central theme of the gospel is INSUFFICIENT FUNDS. We don't have enough righteousness to please God. We don't have enough strength to overcome everything that life throws at us. Contemporary philosopher Ray Bradbury sums up life this way:

"We are an impossibility in an impossible universe."

Come with me to the Galilean hill country. This is raw wilderness, miles from the nearest town. There are no supermarkets or fast food places. It's late in the day. Verse ten of our story says that there are 5,000 hungry men out there. If you count the women and children, there may be as many as 20,000 in that crowd. That's a lot of mouths to feed.

Here's the heart of the drama: all that stands between this hoard of hungry Hebrews and starvation is a little boy with a snack lunch—five barley loaves and two small fish. Actually, the original language makes it worse. This is more like diced up fish made into a spread to be smeared on barley bread made of the poorest grain in Israel. This is no gourmet meal. The boy has the equivalent of a couple of tuna fish sandwiches. Hardly enough for himself, let alone a crowd of some 20,000 people. This is the ultimate definition of INSUFFICIENT FUNDS.

But Jesus will take these five barley loaves with fish spread, and turn them into a banquet for 20,000 people. In the process we learn a powerful lesson:

In the hands of Jesus, a little bit is more than enough.

The point of the gospel is that we never have enough to meet the needs of life. The multitude is always too big. Our lunch is always too small. In every area that really matters, our funds are insufficient. We

don't have enough righteousness to earn our own salvation. We don't have enough power to live the Christian life. We can't do enough to make everyone happy. We can't stop wars, solve America's problems, fix our family, or overcome our own deficiencies. Apart from God, we are in trouble. Let me repeat it: our funds are woefully insufficient.

Before we move on, think of an overwhelming thing you are facing right now. It seems as big as 20,000 starving people, and all you have is a couple of tuna sandwiches. Put yourself in the place of that little boy, or Jesus' disciples who have no answers for feeding the crowd. Every one in this story has INSUFFICIENT FUNDS, except for Jesus. Now put yourself in their sandals, and let's see what you can learn from this story.

1. GOD CRAFTS HIS SAINTS IN THE WILDERNESS

The miracle of the feeding of the multitude does not take place in a vacuum. Look at its context in verses 1-4:

“Some time after this, Jesus crossed to the far side of the Sea of Galilee (that is the Sea of Tiberius) and a great crowd of people followed him because they saw the miraculous signs he had performed on the sick. Then Jesus went up on a mountainside and sat down with his disciples. The Jewish Passover Feast was near.”

The word is out. The Rabbi from Nazareth is a miracle worker. If you have a need, he can meet it. So the needy follow him by the thousands. These are people with INSUFFICIENT FUNDS stamped across their wrinkled foreheads. Wherever Jesus goes, they shadow him in the hopes of a miracle they desperately need. Even when he stops to camp by the Sea of Galilee, they all hunker down and spend the night next to him.

In verse one, Jesus gets up early in the morning to cross the Sea by boat. Someone spies him leaving. A shout goes up, and pandemonium breaks loose. Leaving everything behind—camping gear, animals, food, and cooking utensils—they take off running around the lake. These desperate people, living on insufficient funds, will go to any length to catch up with Jesus. The crippled hobble on crutches, the blind poke along with their walking sticks, and the lepers follow behind at a safe distance. They travel some twenty miles to catch the miracle worker. By now it's late afternoon. Folks are exhausted, hot and hungry. They are also empty-handed, out in the middle of the Galilean wilderness.

I believe that Jesus orchestrates this event. As he sits in his boat watching the crowd scurrying around the shoreline to catch him, he must be smiling. He has set them up. I can almost hear him say, “Steer the boat over there, Peter, to the farthest side possible. I want to go to the most barren desert area on the east side of the lake.”

Notice what the text says in verse four: “The Jewish Passover Feast was near.” During this season, the Jews remember how God rescued

them from Egypt and took them on a 40-year exodus across the Sinai Wilderness. Think about the enormity of the Exodus for a moment. There were 3.6 million Israelites. If all those people and their livestock were lined 50 abreast, the length of that line would stretch more than 100 miles. If each family were allotted a 50' by 50' space, the size of their camp would be ten miles square. It would take the equivalent of 160 railroad boxcars of food and 1,080 tanker cars of water to meet the minimum daily needs of that mammoth multitude. Then God put these people out on the Sinai desert—the most desolate stretch of wasteland on planet earth. He never allows us the easy path. Helen Keller, who was born unable to see or speak, later wrote,

“Character is not developed in ease and quiet. Only in the wilderness of trial and suffering is the soul made strong.”

Greatness is always shaped in the wilderness. Moses became a prince in the palace, but a prophet on the desert. David wrote Psalms in the desert. Jesus launched his ministry in the wilderness. St. John wrote his Revelation on a desert island. In the desert we are stripped of our self-sufficiency. The desert screams. “INSUFFICIENT FUNDS!” In the desert crossings of life we are forced to cling to God’s sufficiency alone.

This is why, when the Passover is near, Jesus draws the multitude out into the wilderness. He is giving them a taste of the Exodus that their ancestors experienced on the Sinai. He is putting them in a place of helplessness and vulnerability, so they will have to depend on him. Jesus is going to feed them the same way that his heavenly Father fed their fathers and mothers manna in the wilderness, so that they will see that he and the God of the Old Testament are one and the same.

Maybe you are in a wilderness today. It’s never easy. But it’s a great place to be—if you are brought to the place of insufficient funds and learn to trust in the only One who will meet your needs.

2. THERE ARE NO IMPOSSIBLE STATISTICS WITH GOD

Big needs and short supplies are the two most used equipment in God’s gymnasium. Look at what Jesus does next in verses 5&6:

“When Jesus looked up and saw a great crowd coming toward him, he said to Philip, ‘Where shall we buy bread for these people to eat?’ He asked this only to test him, for he already had in mind what he was going to do.”

Notice that Jesus already has a solution. He always does. But he lets us struggle with the problem, especially if we are one of his disciples. So he turns to Philip and saddles him with an impossible task: “Figure out how you are going to feed all these people.” In my imagination, I see Philip’s jaw drop. “You’ve got to be kidding me, Jesus!” But Jesus isn’t playing games. Verse six says that he is *testing* Philip.

The word for “testing” in the Greek is used to describe a workout in a gymnasium. It literally means “to strengthen someone by pushing him to the limits of his endurance.” Body builders pump up their physiques by adding weights until they can barely lift them, breaking down their muscle tissues so that they grow back bigger and stronger. In the same way, spiritual muscle is built only when faith is pushed to and beyond its limits. Growth comes when we are exhausted, and our *faith* muscles scream out in pain, “I don’t know if I can stand this pressure any longer!” Did you know that the Greek word for *perseverance* in the Bible literally means “to stay under the weight”?

God delights in taking the flab out of our faith by pushing us beyond what we think are our limits. He tells an aged Abraham to father a nation with an 80-year-old wife. He makes Moses wait 80 years to realize his dreams. He forces 3.6 million Israelites onto the most desolate string of deserts on earth. He reduces Gideon’s army from 30,000 farmers to 300 to fight an army that numbers more than 100,000 warriors. He chooses twelve flawed nobodies to change the world. And he tells Philip to solve an impossible problem. Don’t be surprised if he does the same to you. He always pushes his disciples to make them stronger.

Focus on that phrase in verse six: “...for he already had in mind what he was going to do.” Jesus pushes us beyond what we think is possible, but he never pushes us too far. Like a great trainer, he knows exactly how far he can stretch us—enough to build, but never too much to break. The problem isn’t that Jesus overestimates our capacity, but that we *underestimate* it. Even worse, we undervalue our heavenly Father’s capacity to give us abundantly beyond what we can imagine! When it comes to our insufficiency, there are three approaches:

Philip: Faith by the numbers

Notice this calculating disciple’s response to Jesus in verse seven: “Eight months’ wages would not buy enough bread for each of us to have a bite.” Not all of us are good at math. Yogi Berra once walked into a Brooklyn pizzeria and ordered a pie. When it was brought to his table, the waiter asked the New York Yankee manager, “Mr. Berra, would you like your pizza cut into four or eight slices?” Yogi replied, “Better cut it into four pieces. I’m not hungry enough to eat eight.” But Philip is good at math. He adds up the mouths to be fed and quickly calculates that it would cost the better part of a year’s wages to give each person a single bite. He knows that there isn’t that much money in their meager treasury. He might as well have said INSUFFICIENT FUNDS. Jesus gives Philip a midterm faith exam and he flunks.

There’s too much Philip in every one of us. God calls us to do something and we immediately inventory our resources. If the numbers don’t add up, we want to give up. But faith math is different. It says that insufficient funds hardly matter when God opens the vaults of

heaven. I like the way Dr. Larry Poland of Mastermedia International puts it: "Nothing God calls me to do is ever impossible." The other day I figured out Bill Gate's worth and added my assets to it. I calculated that together Bill and I are worth about \$54 billion dollars. And *together*, God and I possess all the wealth in the universe!

God never calls us to calculate our resources when he tells us to step out in faith. When they arrived at the Promised Land, Moses sent spies into Canaan. On their return, twelve of them focused on the fortified cities, the giants in the land, and how small the Israelites were by comparison. Numbers 13:32 called that "a *bad* report." But Joshua and Caleb talked about the big rewards in taking the Land, and the infinite bigness of the God who was on their side. That was "a *good* report."

Later, God punished King David for taking a census of his fighting men. Our Lord never wants us to take confidence in the bigness of our resources, or fear the smallness of our assets. When he calls us to war, we are to step out in faith—regardless of our size or strength. He never gives a vision without the provision. *When* he decides to supply us, and *how* he does it, may determine when and how we accomplish the task. But, whether or not we possess resources in the beginning should never be a factor in moving out in obedience. Philip was wrong to tie his faith to the numbers, and so are we.

Andrew: Faith that keeps looking

We read in verses 8&9, "Another of his disciples, Andrew, Simon Peter's brother spoke up, 'Here is a boy with five barley loaves and two small fish, but how far will that go among so many?'" Andrew doesn't have much faith either. He drags his doubts to Jesus along with the boy. He gets a C- in his midterm faith exam. But, at least he is looking for a solution. The boy and his lunch aren't much, but they are something.

Every time you see Andrew in the gospels, he brings someone to Jesus. The first time he brings his brother, Peter to Jesus. He isn't much: a braggart and coward who is about as unlikely a disciple as anyone would ever want. But, at least Andrew brings him. Today he brings a little boy and a sack lunch. They are woefully inadequate up against 20,000 hungry bellies. But, at least Andrew brings them. The last time we see Andrew, he brings two pagan Greeks to Jesus. Jesus is too busy to see these Greeks. But Andrew never gives up. He is always trying to bring something or someone who might be useful to Jesus.

Andrew is the patron saint of all those who keep plugging along, who keep praying, who keep evangelizing, who keep looking until they find something or someone useful to the Master. He encourages those of us, who have little to give to the Kingdom of God, to keep on giving the

little we have. He teaches us that—whether it is Simon Peter, or a boy with a sack lunch, or some pagan Greeks—Jesus will always find a use for whatever we bring him, no matter how seemingly insignificant.

A Little Boy: Faith that acts on a little bit

Andrew was right: the little boy and his lunch weren't enough. But the little boy gave *all* of his little bit to Jesus. Did the boy believe that Jesus could do something with it? The Bible doesn't say. The question is really yours to answer: do you believe that the Lord can do something with *your* little bit? Will your insufficient funds become his miracle? God's economics are radically different than Wall Street's. God makes a universe out of nothing, produces a nation out of the dead womb of an old woman, topples a giant with a pebble, opens blind eyes with mud and spittle, and feeds a multitude with five loaves and some fish relish.

Maybe today you are facing a multitude of needs with half-empty pockets. Like Philip, you've done the math. Like Andrew, you've searched for an answer and come up woefully short. But, whatever you have, give it to God: a little energy, a small tithe, a few fumbling words of testimony, a faltering first step of obedience, a little bit of talent, a shred of faith, and a flickering hope. However small, give it to him. Believe that he can do something with it. Then sit back and watch in amazement what he can do with your little sack lunch.

3. THE MIRACLE TAKES PLACE IN THE HANDS OF JESUS

The story reaches its climax in verses 10-13:

“Jesus said to them, ‘Have the people sit down.’ There was plenty of grass in that place, and the men sat down, about five thousand of them. Jesus then took the loaves and gave thanks, and distributed them to those who were seated, as much as they wanted. He did the same with the fish. When they all had enough to eat, he said to his disciples, ‘Gather the pieces that are left over. Let nothing be wasted.’ So they gathered them and filled twelve baskets with the pieces of barley loaves left over by those who had eaten.”

There are several truths here. One, Jesus gives thanks before he does the miracle. He had the faith to declare that it would happen before it did. He thanked God so that the people would know that only he can supply our needs. Everyone had as much as they wanted. This was an all-you-can-eat buffet. God's grace supplies more than we can ever ask or imagine. And, there were twelve baskets left over—one for each of his disciples. Or maybe it was symbolic of the twelve tribes of Israel. In biblical numerology, twelve is the number of God's family. Is Jesus saying that, whenever we come together as a church and feed on the

grace of God, there is always enough left over for us to go out and share with folks who are starving for grace out there? I think so!

But the real issue is how this miracle took place. If you read Mark's gospel in the original language, you will see that he kept breaking off piece after piece of the bread. In short, the miracle took place in his hands. Place your little bit in Jesus' hands and it will be multiplied—but only in *his* hands! Every week I prepare a sermon: the *bread of life* to feed God's people. A multitude of folks with a multitude of needs come here Sundays. As I bring my little sack lunch to church, I am overwhelmed with a sense of inadequacy. Like Philip I say, "Lord it's not enough!" With Andrew I confess, "This little bit is all I could ferret out this week." Every sermon I've ever preached could be stamped INSUFFICIENT FUNDS. So, like the little boy, I put my paltry sermon in the Master's hands with these words, "Lord, it's never enough, but in your hands it can be multiplied to meet every need of each hungry person." And I dare believe that there might be enough left over for "fed" folks to go out and feed it to people who didn't show up for the meal at church.

Stamp it across the Gospel: INSUFFICIENT FUNDS. We all come out of the wilderness of sin and failure. Our lives are spiritually bankrupt. But an old rugged cross stands on the distant horizon of history. The hands that multiplied that bread were nailed to that cross. There the Son of God paid for our insufficient righteousness with his wealth of righteousness. On that cross he cried out, "It is finished." The Greek word was *tetelestai*, an ancient banking term that literally means, "Paid in full!" We receive his sufficient work for our salvation by faith alone. In a sense, we are all beggars, with open and expectant hands, receiving the wealth of a kingdom from its King.

Having received the free gift of saving grace, we now are called to live the Christian life. It is an impossible calling. Such transformation into the likeness of Christ is beyond our insufficient flesh. But God only asks one thing: put the little you have into the Master's hands. Do it without calculation. Abandon yourself and all you have to him. Football players often say, after they have given their all in a game, "We left it all out on the field." We Christians should do the same: in our marriages, in our ministries, and in every other area of our lives.

If you are feeling drained of resources today, facing a multitude of needs beyond your capacity, put the little you have in his hands and step out in faith. Don't be surprised if you discover what millions have already found out: **in the hands of Jesus, a little bit is more than enough!**