

GOD-PLEASING STEWARDSHIP 3

“INVESTING WISELY”

Teach those who are rich in this world not to be proud and not to trust in their money, which is so unreliable. Their trust should be in God, who richly gives us all we need for our enjoyment. Tell them to use their money to do good. They should be rich in good works and generous to those in need, always being ready to share with others. By doing this they will be storing up their treasures as a good foundation for the future so that they may experience true life. 1 Tim. 6:17-19

Have you heard about the guy who decided that he wanted to take it all with him when he died? He made his wife promise that upon his death she was to withdraw all the money he had earned and saved, and place it all over him in his casket, because he was going to prove to everyone that indeed, you can take it with you. This presented a dilemma for the woman, as you might imagine. There were more than the usual numbers of mourners gathered at the funeral after learning of this stunt, and they were on the look out for how this woman would handle the situation. They discovered her that day anxiously clutching an oversized purse, which never left her side. Finally, just before the undertaker was to lower the lid on the casket, the wife held up her hand to stop them...reached in her purse and pulled out a large manila envelope, and from it withdrew a cashier's check made out for the total amount of her husband's net worth and laid it on his chest. No checks would be cashed where he was going.

This morning we are going to talk about Investing Wisely as a strategy for becoming a God-Pleasing Steward. I'd like to summarize this whole message by adding a line to the age-old saying: "You can't take it with you"...but you can send it on ahead!

I want to assure you of a couple things before I begin. I want to assure you that this sermon is not intended to be a back-handed bait and switch tactic to convince you to give more money to this church. It really is my heartfelt desire to help all of us learn and practice principles I believe God has revealed in His Word, that will not only help us grow our bottom line here on this earth, but to build our home in eternity.

I want to assure you, though we will be talking specifically about money; I'll also be including how we invest our time our talents as well as our treasures. I also want to make sure you all know that this message is not just for the older saints with larger savings accounts, but for all of us, even the youngest among us. The Apostle Paul wrote to young Timothy and reminded him of these 3 Wise Investment Strategies:

1. DON'T TRUST YOUR MONEY, TRUST YOUR GOD

Teach those who are rich in this world not to be proud and not to trust in their money, which is so unreliable. Their trust should be in God, who richly gives us all we need for our enjoyment. 17

Money is an inanimate object that possesses no inherent value except that which is placed on it by its possessor. Many in our world, especially in our country, have placed way too much value on it; some by how much of it they **think** they have, and some by how much more they **wish** they had. Money is not to be a source of pride, and certainly must not be trusted.

Some of you can vaguely remember your parents or grandparents retelling the horror stories of living (and dying) during the great depression. Most of you in the generation once removed from the depression, look at, think about, respect differently the money most of the rest of take for granted. All of us but the youngest can remember what happened to the stock market after that fateful day called 9-11. Money is not a very stable or trustworthy commodity, in spite of its ever-present necessity in our world. And we all must keep money in its proper place in our lives, in order to be wise investors.

We all must keep God in His proper place in our lives too! Unlike money, God is completely trustworthy, completely beyond the whims of human beings or earthly values. And as the scripture reminds us God is rich and wants to give us everything we need, not just the basic necessities of life, but did you notice, everything we need so we might enjoy life.

Having money is not a sin, trusting it apparently is; especially when the trust we give to money ought to be given to God.

We, who would please God by investing wisely must first, settle this issue of trust. Where is our trust today? Are we living by faith, or by the fact we'll get a paycheck at the end of the week or month? Is God thanked and praised for all we have, or do we pat ourselves on the back and puff out our chests because of our hard work, our cagy investing, or our shred business dealings? Do we slyly give the basic minimum to God, that salves our guilt, or do we give generously, 'hilariously' beyond what makes natural sense? It's a matter of what we trust.

8 of the wealthiest men in the world gathered for a meeting in 1923 at the Edgewater Beach Hotel in Chicago, Ill. It was said that the combined wealth of these 8 men exceeded the US treasury at that time...1923. 7 of the men were; Charles Schwab, the president of a steel company, Richard Whitney, the president of the NY Stock Exchange. Arthur Cutten, a wheat speculator. Albert Fall, a presidential cabinet maker who had inherited a family fortune. Jesse Livermore, the greatest bear on Wall Street. Leon Fraser, the president of the International Bank of Settlements and Ivan Kruger, head of the countries largest utility monopoly. An impressive group...in 1923...But here is the rest of the story...2 decades hence.

Charles Schwab died penniless. Richard Whitney ended his life in prison for tax evasion. Arthur Cutten declared bankruptcy; Albert Fall was pardoned from federal prison so he could die at home. Leon Frasier, Jesse Livermore and Ivan Kruger all took their own lives. 7 of the 8 wealthiest people, a mere 80 years ago, ended their lives tragically, because they had misplaced their trust. We dare not make that mistake!

2. DON'T HORDE OR WASTE YOUR RESOURCES, USE THEM FOR GOD

Tell them to use their money to do good. 18

How do we hoard or waste our resources? When we use them only for ourselves, or when we spend them frivolously, without thought for what greater good we might do with them. We've all seen people who waste their lives by ignoring, hiding, or denying their giftedness, (usually under a cloud of false humility or forced self-deprecation); all while they are failing to fulfill their calling. We've all heard of the miserly hermits who squander away money, only to die and leave it to insidious causes, or their pets! We could all be considered guilty for spending any money on any kind of entertainment, when we think of people dying of HIV/AIDS, people dying of malnutrition, people dying on our streets, people dying without Jesus! I'm not trying to make us feel guilty, I'm just trying to help us be wise in the ways we invest all our resources.

Basically the best way to use our resources for God is to see that we give, to help other people. Not many people get fired up about paying the light or heat bill at the church. But you have to see the connection that those lights help little children see Jesus in the face of their teacher, or that heat makes people comfortable to hear the Gospel of Jesus? Or that missionary teaching nationals how to farm, earns him the right to visit with the farmer and his family about Jesus.

Not many people get excited about paying the salary of the United Way director, until you can connect that person to the agencies in every UW community that provide essential services to hundreds of thousands of people! The best way to invest for eternity is to utilize our gifts and resources is to make a difference in another person's life. And not just a physical difference, but a spiritual, even an eternal difference. John Wesley often reminded his preachers that it does no good to send a child well fed to hell...we must share the love of Jesus with every person we get to minister to.

Sigmund Freud's favorite story was about the sailor shipwrecked on one of the South Sea Islands. He was seized by the natives, hoisted to their shoulders, carried to the village, and set on a rude throne.

Little by little, he learned that it was their custom once each year to make some man a king, king for a year. He liked it; he enjoyed the adoration, the opulence spent on his account, the pampering and service rendered unto him, as the king for a year; until he began to wonder what happened to all the former kings. Soon he discovered that every year when his kingship was ended, the king was banished to a neighboring island, where he starved to death. The sailor did not like that, but he was smart and he was king, king for a year. So he put his carpenters to work making boats, his farmers to work transplanting fruit trees, and growing crops on the island, his masons to work building houses. So when his kingship was over, he was banished, not to a barren island, but to an island of abundance.

It is a good parable of life and illustration of this Wise Investment strategy: We're all kings here, kings for a little while, able to choose what we shall do with the stuff of life; our resources, our intellect, our talents, our time, our treasures. Shall we just enjoy them for 'this year' or shall we use them to invest in our future? How will we end up in eternity; starving to death on an island of neglect or enjoying stored up treasures we sent on ahead?

3. DON'T BUILD YOUR LIFE ON AN EARTHLY FOUNDATION, BUT AN ETERNAL ONE. ...*storing up their treasures as a good foundation for the future so that they may experience true life*

Matthew records Jesus telling a similar parable that fits with this principle, here's part of it:

*Do not store up for yourselves treasure **on earth**, where it grows rusty and moth-eaten, and thieves break in to steal it. Store up treasures **in heaven**, where there is no moth and no rust to spoil it. Wherever your treasure is, there the desires of your heart will also be. Matt. 6: 19-21*

The bottom line of this important principle is that we must honestly admit that how this world handles money...**stinks**; and is in direct opposition to how God expects His followers to handle their time, talents, and treasures.

And from this admission, we must practice the daily rigors of living our lives in opposition to this world's values, not as a badge of pharisaical courage, but as a kingdom survival technique. The way the world worships money and the things money can buy, must be revealed and rejected; placing God alone on our altars of worship. The way the world values 'get rich quick' schemes must be laid bare in the face of God's value of hard work, honesty, patience, and perseverance, as we earn, save, give and invest our resources. The way the world rejects any moral compass besides what any individual decides, must be held captive to Christ's claim to be the way, the truth, and the life. The way the world loves things, and devalues most people but the rich, famous, or infamous, must be countered by the followers of Jesus with an intentional commitment to love the least, the last, and the lost; the same way Jesus did!

Investing in eternity is wise investing, and the world without Jesus knows little about that.

There is an old story about a wealthy business man who at the end of his life calls his most faithful employee into his office. He announces to the worker that upon his retirement he plans to travel around the world for a year, and while he is gone he wants this trusted employee to oversee the construction of his new retirement home that he will occupy upon his return. The boss has purchased the land, and hands the man a check for \$250,000 to build this home. The employee is to design and build this home any way he wishes, just make sure to invest all the money in the home.

Well, in the absence of his boss, and with a growing jealousy, the man falls prey to the temptation to build a nice looking home on the outside, but to cut significant corners inside, and pocket the money he saved while doing this "favor" for his boss. He uses inexpensive materials, the cheapest unqualified laborers, and covers his many mistakes with facades and good looking appointments. Upon the return of the man's boss, he has pocketed and spent on himself more than half the money.

The boss invites his employee to drive them from the airport to the new home and as they approach the boss remains in the car. When the employee asks why, the boss returns the key to the worker and states: "You've always been a faithful employee, and I've always wanted to find a way to show my appreciation. Here are the keys; its been my intention for the past year to make this new home my gift to you. I hope you enjoy it.

What kind of eternal home are we building? Are we cheating "God" out of the money He invested with us, and will we enjoy the shoddy workmanship of a life poorly lived? Are we cheating people that God places in our way, by hoarding or wasting or ignoring, or denying the gifts and talents God has given us to reach other people? Are we cutting corners and pocketing our Master's resources? Then one day, we'll get the home we have built by the life we have lived...I hope we enjoy it!

Investing Wisely is not rocket science, you'll need no broker besides Jesus, you'll need no resources besides those God has already given you. You'll need no expertise but the wisdom to keep giving back to God what Gods already given you. You'll never have to worry about your investment crashing with the stock market or being destroyed by terrorist invaders. Your investments in God's kingdom, will pay dividends in this life, well lived; thoroughly enjoyed, and with an eternal home, not made with human hands, but sent on ahead with human love for people... God's people. Invest Wisely.

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**STUDY/DEVOTIONAL GUIDE FOR THE WEEK FOLLOWING:
GOD-PLEASING STEWARDSHIP
“INVESTING WISELY”**

Monday: Read the parable of the “Talents” from Luke 19:11-27. What is the main ‘point’ of the story? What do you think about Jesus using a rather ‘shrewd’ (hard) man to teach his disciples (us) a valuable lesson?

Tuesday: Read the parable of the “Talents” again, from Matthew 25:14-30. What does this story say to you about how you should be handling your resources? What plans might God be inspiring you to implement concerning your time, talent, treasures?

Wednesday: Read James 5:1-6. Why such a stern warning about money? What might God be ‘warning’ you about concerning your relationship with money?

Thursday: Read I Timothy 6: 1-10, but before you do, specifically ask God to speak to you from one verse, or one phrase from this passage. What did God say to you today from this exercise, and what will you do with what God has said?

Friday: Read John 12:1-8. What do you have of similar value to this woman’s perfume that you still need to surrender/offer to Jesus? What did Jesus mean that we would always have the poor with us?