

“WHERE BEST TO INVEST”
Ecclesiastes 11:1-6, I Timothy 6:17-19, Matthew 6:19-23
March 4, 2018

Have you ever wondered how secure your bank is where you have your financial assets? Did you know that since 2012, 114 banks and 68 credit unions failed in the United States? That involves BILLIONS of dollars from personal investors. There have been a few banks here in Wisconsin that failed over this time period, but with each bank and credit union failure, hundreds, if not thousands, of people are impacted. With so many bank and credit union failures taking place, where can we best invest the money and resources entrusted to us by God to get the best result? What can we do to protect our assets?

Jesus invites us to be smart about our investments and calls us to invest in a bank that will never go bankrupt. He states it very clearly in Matthew 6:19-23. (**READ Matthew 6:19-23**) You see, nothing here on earth lasts forever. Everything we can get here in this world will come to an end. So Jesus tells us NOT to put our hope in the stuff of this world, for it will fall apart, be destroyed by moth, it will depreciate or rust away in time, or it will vanish, being stolen by others. Where, then, can we invest our hopes and lives?

Jesus states it very clearly, “*But store up for yourselves treasures in heaven...*” (Matt. 6:20). While everything here wastes away, our investments in heavenly places are eternal and never waste away and never rot and are never able to be stolen from us. We are invited to make eternal investments in the Bank of Eternity that will never fail. And as we invest in the Bank of Eternity, we develop a personal account that will be awaiting our arrival in heaven.

It all starts with our investment practices that benefit ourselves AND those around us. You see, **I ENJOY FOREVER WHAT I INVEST IN HEAVEN!** So what does that mean? It means that none of the things God gives to us here on the earth go with us into heaven. NOTHING! We can't take it with us, but **we can** send it on ahead of us! So what we invest toward heavenly things while we're here on the earth go on ahead of us in preparation of our eternal life with the Lord Jesus. But if we can't take anything with us, how can we send it on

ahead of us? How can we build our portfolios in heaven by using the stuff we have here on the earth? Listen carefully.

We heard the Apostle Paul's words to his disciple Timothy in **1 Timothy 6:17-19**. Paul says to Timothy, *"Tell those who are rich not to be proud and not to trust in their money, which will soon be gone, but their pride and trust should be in the living God who richly gives us all we need for our enjoyment. Tell them to use their money to do good"* (**17-18a**). What he is saying is that everything here has its place **HERE**, but what we do with the resources that we have here influence what goes on ahead of us. Paul says that we are to use money to do good while we are here, and that contributes to our heavenly accounts. Since God has given us all we need for our enjoyment, the object is not to hoard everything else, but to use it to bring about something good for the Kingdom of God. It's not about getting richer and richer, but to use even what we have to do good and make a difference in the lives of those around us.

So **I INVEST IN HEAVEN EVERY TIME I USE MONEY FOR GOOD!** Paul finishes this in the second half of our reading today, (**1 Timothy 6:18b-19**) *"They should be rich in good works and should give happily to those in need, always ready to share with others whatever God has given them. By doing this they will be storing up real treasure for themselves in heaven – it is the only save investment for eternity! And they will be living a fruitful Christian life down here as well."* So how do we do this?

Any financial advisor will tell you that to invest correctly, you need to diversify your investments. That means you need to put your eggs in a variety of baskets so that if disaster should strike in one area, the rest are safe and you live through that disaster. As we heard in Ecclesiastes 11:2, *"Put your investments in several places – many places even – because you never know what kind of bad luck you are going to have in this world."* We talked about this last week. We need to develop a balanced investment portfolio that is truly spiritually based, and God has 5 investment funds for us to contribute to, to prepare for our life in eternity with Him. These funds are proven, they are protected, they are risk free and they yield dividends forever.

So let's start looking at God's Five Investment Funds.

1. **GOD'S GROWTH FUND: I can invest in eternity by using money to GROW MY CHARACTER.** This means that we use our money and resources to help us grow spiritually, to develop skills that enable us to work for the Lord and to become mature in our faith. It is to invest in our character here on earth to improve ourselves so that God can use us in astounding ways. **Proverbs 10:16** tells us that "*the earnings of the godly enhance their lives, but evil people squander their money on sin.*" There are so many ways in this world to waste money instead of using it to grow in our faith! We've touched on a few over the last 4 weeks, but we need to remember that we're not taking our car to heaven. Not our condo, or our clothes, or the china we entertain with, or the fancy couch. Nothing here goes with us, but if we invest in the development of our character, that gets us a long ways.

Instead of spending our money on the pleasures of this world, invest in God's growth fund and grow in your character. Jesus did this early in His life and **Luke 2:52** records it, "*Jesus grew in wisdom and stature, and in favor with God and men.*" Growing in wisdom and stature and favor with God is investing in God's growth fund.

The other verses on your handout from Proverbs all encourage us to "*invest in truth and wisdom,*" to "*buy wisdom, education and insight*" (23:23), and to "*have wisdom and knowledge*" (16:16), which is better than gold and silver. Whenever we use money to grow in our relationship with Jesus Christ, we invest in eternity. It could be purchasing a Christian book, or getting some teaching CDs or going on a retreat or seminar, or going to classes to grow in your faith. Whatever it is, you are investing in your growth fund.

2 Peter 3:18 tells us that we are to "*Grow in spiritual strength and become better acquainted with our Lord and Savior Jesus Christ.*" We are to purpose our lives at becoming more like Jesus so that we might reach out to more people to tell them who Jesus is and what He has done for us. And Isaiah 55:2 asks "*Why spend your money on food that does not give you strength...and does you no good? Listen, and I will tell you where to get food that is good for*

the soul!” Are you spending more on food that feeds the body or that nourishes your soul? We are to develop our spiritual lives so that we might become better, smarter, wiser, and even more skilled at doing the work of the Lord. Make sure your investments are supporting God’s growth fund.

The second of God’s Investment Funds is 2. **GOD’S MUTUAL FUND: I invest in eternity every time I use money to ENCOURAGE FELLOWSHIP.** This fund is to develop fellowship with others, particularly believers, in order to show love to one another. We are to “*love one another with mutual affection*” (Rom. 12:10), “*share what we have with God’s people who are in need. Show hospitality*” (Rom. 12:13), and “*think of ways to encourage one another to love and good deeds*” (Heb. 10:24). We’re to be creative in encouraging one another. Any time you give to other believers, you draw them closer to you and you to them, and you make an investment in God’s mutual fund.

You could buy cards or gifts to encourage someone who’s sick or lonely. You could open your home to those who don’t know many others. You could provide a meal for someone going through difficult times. You could surprise someone and take them out to lunch. You could pay for a babysitter for a couple who need a night out. You could help out someone in your small group who is struggling financially. There are a whole bunch of ways that you can use your money to lift the spirits of those who need it.

But you could ask, “Why should I use my money to invest in relationships? Why should I encourage fellowship?”

1. **It proves I’m in God’s family.** 2 Corinthians 9:12-13 tells us plainly, “*This service of giving not only helps the needs of God’s people, it also brings many more thanks to God and it is a proof of your faith. Many people will praise God because you obey the Good News of Christ – the gospel you say you believe and because you freely share with them...” We meet the needs of others, we bring thanks back to God and we prove our faith when we give to other believers. If I’m never generous with a believer, I should doubt whether I’m really a believer, whether I’m*

in God's family or not. Giving to God's people is proof that I have God's love in my life and that I am obedient to His call to help others. That encourages fellowship and contributes to God's Mutual fund.

2. **It creates unity within the church.** Giving to one another draws us closer together and brings unity to the church family. As we show generosity to one another in the use of our finances, the bond of fellowship grows so that we encourage and support one another. And a cycle develops – we give to one another and it grows us close to one another so that we give more and it draws us even closer with each other so that we keep sharing our resources. **Psalms 133:1** is really good as it says, *“How good and pleasant it is when God's people live together in unity.”*

3. **It is a witness to unbelievers** the importance of God's love for all of us. As we provide fellowship opportunities for the community around us, it shows our faith in God and our love for others. I like the way that **3 John 5** says it. *“When you extend hospitality to Christian brothers and sisters, even when they are strangers, you make the faith visible.”* People see our demonstration of love for one another and for those in our community. We witness our faith and love of God as we use our money to develop fellowship here in this place.

So we have God's Growth fund and God's Mutual fund to invest in. The third of God's Investment Funds is 3. **GOD'S SERVICE FUND: I invest in eternity every time I use money to SERVE OTHERS.** God wants us to use some of the money He has given to us to serve the needs of others. This church is very good at supporting those in missions. The youth go on annual trips around the United States to help others with different projects. We support a mission each month locally, statewide, nationally, and internationally because of the generous giving of many of you. You have sent members of this church to Haiti, Bermuda, India and South America to help serve the people there. We support at least 3 children through New Missions, giving them education and food and clothing as they grow up. Through your giving to the work of ministry in these places you are meeting the needs of others in Jesus' name, and it is

making a difference financially, emotionally, physically, spiritually and eternally in the lives of so many others. Your continued generosity to serve others contributes to your account in the Kingdom of God.

Ecclesiastes 11:1-2 are very clear that we are to share what we have to bring glory to God. Our giving creates tremendous returns, and God will always supply us with what we need, and even more, so that we might serve others.

Let me put it this way. If your father was a billionaire, he would have enough money to do whatever he wanted. If he wanted to share that fortune with you, he would first want to know if you would be trustworthy of that great amount of money. He would probably give you a test to see if you could handle money well.

Your father would probably start by giving you a set amount of money and he'd probably say something like, "I've given this much money to you to live on, but I want you to live on less so that you can use the rest of that money to help others. I'm going to watch you to see how you manage and distribute my resources. If you do well, I'm going to will it all to you." How would you use that money? It would be very tempting to just whoop it up and live high on life for yourself only, but if your father told you to live frugally and use the rest of the money to help others, and that was the basis of your inheriting all the rest of it, you would probably be very careful how you used that money so that the rest would come to you. You probably wouldn't waste much of it, or fritter it away on useless things. You'd be very careful to use as much of it as possible to really make a difference in the lives of those around you.

Well, God is asking us to do the very same thing. He has said to us, "what I'm giving to you I want you to learn to live on less so that some of it can be invested in the Service Fund in helping others."

But helping people in need is a test of our faith. Listen to how James 2:15-17 says it; *"Suppose you see a brother or sister who needs food or clothing, and you say, 'God bless you! Stay warm! Eat well!' but then you don't give them any food or clothing. What good does that*

do? Faith that doesn't show itself by good deeds is no faith at all – it is dead and useless.”

Let me remind you of an example of how you have started contributing to the Service Fund. In September 2014, our church decided we wanted to start a Sunday evening community meal that would be a free meal to those in need. It would not matter who they were, we would provide a meal for them once a month to show our love for them.

In October of that year, we applied for a grant from the Wisconsin United Methodist Foundation that would help us kick-start this program. In December 2014 we were awarded a grant in the amount of \$2000 for 2015. Using that money, we began our monthly Community Meal in January 2015, and we averaged about 50 people coming to eat here on the first Sunday of the month. When the grant cycle was over, we decided to keep up the meal, and we were very surprised when we suddenly began to get contributions from the Salvation Army food bank and the Greater Sheboygan food bank. Because of those contributions, the costs for this meal have dropped to about \$50 per month, serving around 50-60 people each month. We've been doing this now for almost 2 ½ years, and God is continuing to bless us so that we might bless those around us with a basic meal each first Sunday of the month.

We've served over 1936 people, and with most of them getting more than one serving each night, that comes to about 4500 meals from this congregation to our community. NOW That's investing in God's Service Fund! THANK YOU LORD! God supplies our needs as we supply the needs of others.

We have so many promises from God's Word about investing in His Service Fund. *“The world of the generous gets larger and larger; the world of the stingy gets smaller and smaller”* (Pr. 11:24). The point of this is that the more we help others, the more God blesses us! Why would He do that? Because God wants us to be like Him! God is a giver, so we are to be, too.

Proverbs 28:27 says *“Give to the poor and you will never be in need. But if you close your eyes to the poor, many will curse you.”* God wants us to be giving of our money to touch the lives of those around us who are in need.

And that's precisely what **Proverbs 19:17** says, "*When you give to the poor, it is like lending to the Lord, and He will pay you back!*" If we show ourselves generous to ones who are in need, God will generously supply us with what we need to keep meeting the needs of those around us.

All right, the next of God's Investment Funds is 4. **GOD'S GLOBAL FUND: I can invest in eternity by using money to BRING OTHERS TO HIM.** God wants us to use some of the money He has entrusted to us to take the Gospel message of Jesus Christ around the world! It is a main goal of the United Methodist Church to "Make disciples for the transformation of the world." But how well are we doing in helping others to become disciples?

The Bells and the Langteaus are able to do great work in Kenya and Southeast Asia partly because of the generosity of folks here in this church. You have supported the work that I have helped do in Russia as you have given generously toward my yearly trips. There are so many in our world who do not yet know Jesus Christ, and when we use our money to give them the message of Jesus Christ, we invest in eternity and bring glory to God.

Luke 16:9 reminds us to "*Use worldly wealth to gain friends for yourselves, so that when it is gone, you will be welcomed into eternal dwellings.*" Jesus wants us to invest in getting people into heaven! There's no greater thing that we can do while we are here on earth than to help another person come to know Jesus Christ as their Savior. This is the highest use of our money, to reach out to one more person for the sake of Jesus.

Imagine getting to heaven and having others come up to you and thank you for your input into their lives to help them get to heaven. "Thank you for buying that Bible for me so that I could learn of Jesus. I trusted Him because you gave me that Bible. You brought me Sunday school materials that helped me learn about Jesus! You sent money to build our church so we could hear about Jesus. 10 years after you died I became a believer because of that church. I'm in heaven because you took the time to tell me about Jesus." That's what it's all about folks!

So will anyone be in heaven because of you? Find a ministry you can support that

reaches out to unbelievers. Send others on trips that change the hearts and lives of the lost. Tell others about the love of Jesus so that they might find eternity, too. **2 Corinthians 9:13** says, “*You honor God through this genuine act of service in your commitment to spread the Good News of Christ through your generosity in sharing...*” You’re investing in God’s Global Fund.

The last of God’s Investment Funds is 5. **GOD’S TREASURY FUND: I can invest in eternity by using money to WORSHIP GOD**. This place was built in order to worship God and praise Him for supplying our needs and blessing us. So it is right that we invest in the place where we worship Him. **Proverbs 3:9** reminds us that when we honor God first, He will reward us with plenty to keep doing ministry for Him. Remember that the tithe is the first 10% of all you have received, and the offerings are anything above the tithe. So you can’t give an offering to God without first giving Him the top 10%.

God wants our hearts to be focused on Him and Jesus reminds us of that in **Matthew 6:21**, “*Wherever your treasure is, there your heart will be also.*” So wherever I put my money shows my priorities and values. If I were to ask you the question, “Where is your heart today?” well, the answer would be, “Wherever your treasure is.”

So where is your heart? Is it the boat, the airplane, the house, the job, the cabin, the kids? That’s where your treasure will go. But if your heart is in the Lord Jesus Christ, then your money will be in Him, being used to grow your character, encourage fellowship, serve others, bring others to God, or to worship Him.

Where would you like your heart to be? Put your money there. I know that every time I feel distant from the Lord, I remind myself that I have to put my heart there and give toward Him. I have to invest my money into one of His investment funds so that I might grow closer to Him and let my heart be with Him. So whenever I tithe, I grow closer to God because I’m investing my treasure where my heart is. And I find the desire for other stuff just seems to float away because I’m allowing God to be first in my heart.

Job 22:24-25 gives us the challenge we need; “*Give up your lust for money...then the*

Almighty Himself will be your treasure!” As we give up our pursuit of riches and begin looking at investing in God’s Eternal Investment Funds, our hearts will be drawn to Him. That’s what God is inviting us to do, store up for ourselves treasures in heaven, not here on the earth. If we live with our treasure being here on the earth, we’ll be moving further and further away from any treasure in heaven. But if our treasure is in heaven because we’re investing in God’s 5 eternal investment funds, we’re moving closer and closer to that treasure. Each day that we live here on earth, we are either moving away from our heavenly treasure or toward our heavenly treasure. It all depends upon what we’re doing with the money we have right now.

Missionary Jim Elliot made a very wise statement. “He is no fool who gives up what he cannot keep for that which he cannot lose.” We cannot keep anything here, but we can gain everything in heaven, but it depends upon what we send on ahead of us as we invest in God’s eternal investment funds. It all depends upon our focus, and where we are investing our money here and now.

So where is your heart today? Where are you investing yourself? Today you have the chance to refocus your life and begin building your life on the Lord Jesus Christ. But it’s up to you. As you come forward for communion today, take a moment to consider the love of Jesus for you. Consider His call to seek first His kingdom and His righteousness. Then I invite you to begin or continue to invest in God’s investment funds, for His honor and glory. AMEN.