

Eternal Investments

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On Sunday August 14, 2005, our pastor, Dr. Brent Allen, taught us the value of investing our treasures (in addition to our time and talents) in the kingdom of God. As I listened to his tactful, yet insightful message, I thought of several parallels that could be drawn between what we normally think of as wise investments, and the even wiser investment in God's purposes and ministries while we still reside here on earth. The sermon title was an eye catching and thought provoking one (not unlike most of Brent's sermon titles) and one from which one may draw a double entendre; "When Money Speaks, We Listen With Interest."

The old adage "money talks" is more than just an old worn out saying; it's very true. Some, with tongue in cheek, have said that the "golden rule" really means "He that has the gold rules." But speaking about money from the pulpit causes the critical skeptic to raise his eye brows, roll his eyes, and say "There they go again." Pastor Brent took care of that suspicious attitude very nicely. He simply pointed out the accountability that a believer will one day have to answer for as he stands before the judgement seat of Christ in heaven (II Corinthians 5:10) and has to explain the ways in which he managed or mismanaged all of the blessings which God had sent his way while on earth. Jesus taught the very same lesson in the parable of the talents (Matthew 25:14-20) Then, instead of pleading for a generous offering, Brent challenged the non-tithing believers to give their money to which ever Christian based organization they were led to support, excluding Old North Church.

There was a time when only the rich and famous had any concern about the ministrations on Wall Street. Now however, with the advent of the IRA, the 401K and various other retirement plans offered by most employers, "Joe Bag-O-Donuts" is just as interested in the stock and bond reports coming down from Wall street as are the stock brokers, number crunchers and money managers of big business. We are all listening to which bank has the best interest rates on savings accounts and CDs. We are all looking for the greatest return on our investments, no matter the size or the instrument chosen for our investment.

Whether we have a small sum or much invested in real estate, an insurance annuity, mutual stock funds, government bonds, certificates of deposit, simple savings accounts or individually directed portfolios, etc., we are going to be concerned about the interest rates, the dividends, the long term gain and the overall rate of return on our investments. There is absolutely nothing wrong with being

a wise, prudent and careful manager of those material and monetary goods for which we have worked so hard. However, when put into its proper eternal perspective, whatever we gain here, stays here and one day it will all vanish with the rest of creation. Solomon said, *For a man may do his work with wisdom, knowledge and skill, and then he must leave all he owns to someone who has not worked for it. This too is meaningless and a great misfortune.* (Ecclesiastes 2:21)

Jesus said, *Do not store up for yourselves treasures on earth, where moth and rust destroy, and where thieves break in and steal. But store up for yourselves treasures in heaven, where moth and rust do not destroy, and where thieves do not break in and steal. For where your treasure is, there your heart will be also.* (Matthew 6:19-21) That "moth and rust" could be a stock market crash, a business failure, a drop in real estate values, or numerous other circumstances that are out of our control.

With that eternal perspective in mind, we shall now explore the advantages of investing our time, talents and treasures in the only certain winner, the eternal purposes of God, solely for His glory and the salvation of others. We will examine five issues under the subtitles of : (1) Taking stock of our assets, (2) Bonds that are eternal, (3) Great dividends, (4) Savings accounts and (5) Diversity in One's Investments

Taking Stock of Our Assets

We have each been blessed with a certain amount of time, talent and treasure. Nothing we have is due to our own intelligence, ingenuity, strength of character, personality, physical aptitude, ideology, physical appearance or wisdom. What ever we have and are is solely due to the grace of God; the giver of every good and perfect gift.

Time is a precious commodity and it should be used wisely. Tithing time is just as beneficial to God's kingdom as tithing money. Another old saying is, "Time is money." That is so true. If you waste your time, you have wasted an opportunity to improve your financial well being. This was a lesson frequently taught to many of my generation by parents who went through the depression years. Sadly today, young folks find many diversions that are utterly non-productive where finances and character building are concerned. Spending some time each week working in the various ministries of the church, or parachurch organizations is a wonderful way to expend one's time. One on one discipling or mentoring of a new or struggling Christian is also a way to use our time wisely. Personal, in depth Bible study is the only method whereby we can grow spiritually. Time is a valuable asset that we should be using, to some extent, in making some other person's life more

comfortable, in growing to be more like Christ and in doing the work of our Lord as servants and witnesses of His grace.

Every Christian has been endowed with one or more spiritual gifts; a highly valued asset in the church and one of those earthly things for which each Christian will be held accountable. The apostle Paul reminds us, *Now to each one the manifestation of the Spirit is given for the common good.* (I Corinthians 13: 7) Paul then goes on to name various gifts, and he also names more in Romans chapter 12 and Ephesians chapter 4. Some folks are given the gift of administration and as a result they are aptly fit for leadership. Another believer may have the gift of teaching while still others have the gift of encouragement, mercy or contributing to the needs of others. Whatever one's gift may be, God has given it for His glory and the common good of the church universal; the world wide body of Christ. Every gift, and gifted believer, has a specific purpose in fulfilling God's master plan. Peter tells us what God expects of a Christian with regard to these precious spiritual gifts. *Each one should use whatever gift he has received to serve others, faithfully administering God's grace in various forms. If anyone speaks, he should do it as one speaking the very words of God. If anyone serves, he should do it with the strength that God provides, so that in all things God may be praised through Jesus Christ.* (I Peter 4:10-11)

So we all have time and each one of us has some God given gift (or non-spirit derived talent, musical for example) that is to be used in serving our fellow believers, but we also are each blessed with a certain amount of income. We are expected to tithe that income, however great or small, to the work of God here on Earth. In Malachi 3:8-10 God tells us that those who fail to tithe are thieves who are guilty of robbing Him. He also challenges the skeptic to test Him in this matter. Try tithing and just see how much God will bless your life. It may not come in the form of material goods, but rather in the form of things that are of much greater value; good health, successful children of whom we may be proud, close friendships, a decent job that we enjoy, a happy marriage, the respect of others, etc.

It is axiomatic that we only attain financial gain in proportion to the size and wisdom of our investments. Our savings account will only grow if we add more to it than we remove. So it is with the return on our monetary investments in God's kingdom. Once again Paul speaks to the issue of eternal investing; *Remember this, whoever sows sparingly will also reap sparingly, and whoever sows generously will also reap generously.* (II Corinthians 9:6) He was writing to an agrarian society, people who tilled the soil and planted their crops. They knew exactly what he was getting at. If they were careless, or stingy in sowing the seed in their fields and carefully tending to them during the growing season, their harvest would be small. He then goes on, *Each man should give what he has decided in his heart to give, not reluctantly or under compulsion, for God loves a cheerful giver.* (II Corinthians 9:7) The decision is

totally up to the believer, after he or she has sought a biblical basis and prayerfully considered what to give.

People frequently ask me, "What should I be tithing? Should it be gross income, net income, before or after taxes have been removed?" I point them to the passage which have I just quoted. It is utterly up to them after they have prayed about their contributions and have peace regarding the amount they settle upon. The least one should give is 10% of one's take home pay check. That usually means that state, local and federal taxes as well as 401K deductions have already come out. Those of us who are self employed ,and who must pay quarterly taxes ,generally think that it is more appropriate to tithe our adjusted gross income; that which is left after deducting the cost of doing business from the gross income and before we pay our taxes or take our legal, allowed deductions. Others tithe their taxable income; that which is left after deducting charitable gifts, property tax, mortgage interest, IRA contributions, etc from the adjusted gross income. I know of one business man who tithes his company's gross income. That, in my estimation, is going beyond the call of duty, but he is a cheerful giver and God has blessed him immensely.

Bonds that are Eternal

Paul tells all Christians to *Make every effort to keep the unity of the Spirit through the bond of peace.* (Ephesians 4:3) We are going to be spending eternity with our fellow Christians and we should be building bonds of peace and freindship while we are living together here on earth. That may take some thoughtful and sacrificial expenditure of our time, talents and even possibly our treasures.

One wonderful way to spend time with a new believer is in the process of discipleship or mentoring. Taking an hour or so per week to teach a new Christian some basic Christian doctrine will not only aid in that person's growth but the teacher's as well. Being an encouagement to a person who is depressed, one that has lost a job, one who is battling an illness or one going through a broken marriage is also a very productive use of one's time. Visiting a nursing home, a hospital or a jail will afford us an opportunity to share the hope that comes only in a personal relationship with Christ.

Bond building also comes through hospitality; one of the spiritual gifts. We need to open our homes to new Christians and invite a few old ones over as well. It is a very wonderful way to expend some of our material goods and culinary talents at the same time. A phone call once a week to a shut in, a card, letter or simply a short note of encouragement will also improve our earthly relationships and gives us rewards in heaven. Some folks have the "gift of gab" you know. Its not listed among

the spiritual gifts, unless it is possibly included as a subset under the gift of encouragement, but some people really enjoy jawing on the phone. Birthday and anniversary cards are another thoughtful way that we can spend our treasures and be a bond builder at the same time.

Great Dividends

Whenever we invest our worldly goods, however small or large they may be, we are always interested in the rate of return. Paul assures us of a substantial rate of return when we invest in God's kingdom. *Now he who supplies seed to the sower and bread for food will also supply and increase your store of seed and will enlarge the harvest of your righteousness. You will be made rich in every way so that you can be generous on every occasion and though us your generosity will result in thanksgiving to God.* (II Corinthians 9: 10-11)

This is not to be construed as a prosperity message. When Paul says that our store of seed will increase, he is talking about the kinds of seed that result in new believers. That store of seed may refer to an increase in our understanding of God's Word (the seed in the parable of the sower in Matthew chapter 13), a greater respect and more influence among unbelievers who are willing to hear us tell them about Christ, a broader platform through various media forms whereby we can witness, or even an increase in our income such that we can support more of God's work through our tithes. When Paul spoke of enlarging the harvest of our righteousness, he was speaking about the spiritual growth (progressive sanctification) that we will acquire as we are more generous with our time, talent and treasures. That also refers to the harvest of souls that He will bring in because we have been faithful in sowing the seed that He has provided. I firmly believe that part of the reward we shall one day receive in heaven, is meeting those persons who by faith received our Lord because of some seed that we planted in their hearts while here working in the field of His kingdom. Many of those people are unknown to us now, but one day He will say, "Well done. Look around you; they are your reward."

When Paul said that we would be made rich in every way, he was not necessarily referring to our material gain. In the first place, we are already joint heirs with Christ and He is going to inherit everything one day from the eternal Father (Romans 8: 17). Secondly we are already rich in grace and mercy; the very elements that saved our Hell bent souls. Thirdly we have heaven to look forward to when this earthly life is over. Finally, each of us would have to admit that we are far better off since we became Christians than we ever were in our unregenerate state. We are blessed by peace with God (having once been His enemies) and the peace of God

which passes all understanding.

Savings Accounts

Involvement in evangelism and the saving of a lost soul, to one degree or another, is the duty of every Christian. Some believers have the gift of evangelism, while others merely spread the good news through their manner of living. Besides doing some personal evangelism, we each ought to be supporting the accounts of those persons or agencies that are also involved in the saving of souls. Youth for Christ, Campus Crusade for Christ, the Navigators, Intervarsity Christian Fellowship, Young Life and The Fellowship of Christian Athletes are each one interested in reaching young folks with the saving knowledge of Jesus Christ. (See Romans 10:13-15)

The Billy Graham Evangelical Association has a long and respectable history of using the dollars they receive wisely. We need to support missionaries both through our local church and through our individual gifts. China Inland Mission does a wonderful job of supplying Bibles to those Christians who meet underground in that communist nation. RZIM (the ministry of Ravi Zacharias) reaches the highly skeptical intellectual world with messages in apologetics.

You may be too shy to tell another person about Christ but you can never use shyness as an excuse for not writing a check for some soul saving account. The small donation you give now may mean an eternal difference in someone else's life. You must admit that it would be wonderful to meet a soul in heaven who said "Thank you for giving to the Lord. I am a soul that was saved because of your gift."

Diversity

Every responsible financial advisor will regularly encourage an investor to diversify; to protect their investments by spreading them around through separate investment instruments such as stocks (large cap, mid cap and small cap), bonds (interest free and others), real estate, foreign and domestic investments and precious metals. Never put all your eggs in one basket, they say. So it is with spiritual investments. Christians are found world wide and new ones will be influenced in separate cultures by various means. Some are moved by spiritual music. Supporting a Christian vocalist or group may be appropriate. Some are moved though dramatic presentations. Some missionaries are trained to reach those in the Far East and Middle Eastern nations while others are better at reaching people in Africa or South America.

Ohio Roundtable is an organization that keeps its finger on the moral pulse of

government in our state. Coupled with Freedom Forum, they have done much to stem the tide of moral decay. Currently ORT is working to get Intelligent Design into the science curriculum of Ohio's schools. I am part of that effort.

James Dobson's Focus on the Family deals with issues that positively affect the very basic building blocks of our society and Chuck Colson's Prison Fellowship impacts a segment that you and I may never reach apart from our monetary gifts.

The prophet Malachi tells us (through the Holy Spirit) to bring all the tithes into the storehouse. Some have erroneously interpreted that to mean the local church. That is just not so. Even that which we give locally becomes diversified and goes into the support of other ministries. One of the main reasons for the success of Old North Church has been the willingness of those in charge to disseminate the income to other needy persons and ministries. The church that does not at least tithe its income cannot expect its members to do likewise. Our local church does much more than tithe. The percentage has reached 20% most of the time.

In closing I simply remind you of what Paul has said to every believer who gives of his or her time, talents and treasures: *This service that you perform is not only supplying the needs of God's people but is also overflowing in many expressions of thanks to God. Because of the service by which you have proved yourselves, men will praise God for your obedience that accompanies your confession of the gospel of Christ, and for your generosity in sharing with them and with everyone else. And in their prayers for you, their hearts will go out to you because of the surpassing grace God has given you.* (II Corinthians 9:12-14)

Soli deo gloria