

Fil-Am Community Church  
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Financial Fitness (Part 5)

### **“WHERE BEST TO INVEST”**

Good morning! We're on the last part of our series on Financial Fitness. I hope we're all working towards that. Before I go to our message, let me confess something to you. When Pastor Dave and I thought of this series, I was kind of hesitant to do it because we were going to talk about money and I didn't have money, well sort of. As you know, I'm a bi-vocational pastor. Meaning, aside from being your pastor, I also had a full-time job. I said "had" because I lost my job in May of last year, if you don't know. So, it's been ten months now. Last month, it was a bit hard for me to come up here in front and talk about how God is the source of everything that he provides, that he made us stewards of his resources. Although I was receiving unemployment benefits every week and receiving something from the church as well, our resources were beginning to be depleted. I have four children, Ally, Eze, and Eza times 2. I know that any moment, the benefits from the government will stop then what next? I know God is faithful. He will never leave us nor forsake us. And yet, I couldn't find a job. I applied at dozens and dozens of companies and to tell you the truth my resumes reached as far as California and Canada, but to no avail. I was beginning to lose my self-confidence. But I decided to go on with this series anyway. I felt like God was saying, "Just preach it!"

Three weeks ago, the week of January 20, the government sent me my last weekly benefit. So, I said to Anabel, let's pack up and go. Just kidding. I told her let's tighten our belts. And we were wondering what will happen next when the following week, a position suddenly opened at a place not very far from where we

live, Chantilly! That was Wednesday, Jan. 29. I applied, and two days later was interviewed. Last Wednesday, Feb. 5, I was told that I got the job and last Friday, I was told that I'll be starting next week.

So, it was like boom, boom, boom. In less than three weeks, seemingly without any effort at all, I have a job again. Who can do such a thing? Only God. He is faithful. His timing is perfect.

You know, when I wasn't getting anything around the area at first, I told Anabel that maybe I should try looking at other states which I did. She was opposed to this, however, because she said that this is where our church is. I told her I could still go home every weekend but she reminded me about the time, money, effort, that would be spent. So, now, I know she listens to God. Better than me. God still wants us here. What's the lesson? Men, listen to your wives. Sometimes they are right.

One verse that I held on while waiting on God is Psalm 37:25, *"I was young and now I am old (oops), yet I have never seen the righteous forsaken or their children begging bread."* That's why we have Panera! God is good, all the time!

Now, I want to begin this message with a quiz. I want to read some names to you and tell me what they have in common: The Bank of Union, DuPage National Bank, First National Bank, Bank of Jackson County, Sunrise Bank of Arizona, 1<sup>st</sup> Commerce Bank, Parkway Bank, Frontier Bank, First Federal Bank. These are just a few of the 78 banks which according to the FDIC have failed in the last 24 months.

Failure. That means people lost their money in these banks because these banks went belly up.

Jesus has a lot to say about banking. In this series on financial fitness, today I want us to look at where it's best to invest.

In Matthew 6 Jesus is speaking in the Sermon on the Mount. He says this in verses 19-21, *“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 treasure 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.”*

Notice Jesus says you can store up treasure in heaven. What in the world does he mean by that? Notice the phrase “store up for yourselves” and note, “for yourselves.” He’s not talking about storing up for God. He’s not talking about storing up for angels. The Bible says that you can have a personal bank account in heaven. You can store up for yourselves treasures in heaven. What is he saying here? He’s saying that I will enjoy in heaven forever whatever I invest in heaven.

You’ve heard people say, “You can’t take it with you.” That is true. You’re never going to see a hearse pulling a U-Haul trailer behind it. You can’t take it with you but you can send it on ahead. And the Bible says we can store up treasures in heaven.

How do I do that? The Bible gives us a number of different ways. You know that any financial advisor, any money manager, any portfolio manager will tell you don’t put all your eggs in one basket. We talked about that last week. You need a balanced portfolio. You put your money into different funds.

Did you know that God has given different funds that you can invest in for eternity? That’s what we’re going to look at today – where best to invest in these five funds. These funds are proven. They have a track record. They’re protected. They are risk free and they yield enormous dividends.

### **1. The first fund is what I call God’s Growth Fund.**

God's Growth Fund is any time I invest in that which is going to grow my character. Every time I use my money to grow my character I invest in eternity. The Bible says about Jesus in Luke 2:52 *"Jesus increased in wisdom and stature and in favor with God and man."*

When Jesus was growing up as a young boy, he grew in four ways. He grew in wisdom – that's intellectual growth. He grew in stature – that's physical growth. He grew in favor with God – that's spiritual growth. And he grew in favor with man – that's social growth.

Any time you use your money to grow in these four areas the Bible says you're investing in eternity. Any time you use your money to buy a Christian book, a set of CDs or DVDs for a small group, you're investing in yourself. You're investing in God's Growth Fund. Any time you attend a retreat, you pay to go to a seminar, you pay to go to a Bible conference, or when you buy Christian books, when you buy a new Bible, you are investing in the Growth Fund. You are investing in growing your character.

The Bible says in Proverbs 23:23 *"Invest in truth and wisdom, discipline and good sense, and don't part with them!"* I love this verse in the Message paraphrase. It says *"Buy wisdom, buy education, buy insight."*

Let me give you another verse, Proverbs 16:16 *"It is much better to have wisdom and knowledge than gold and silver."* In other words, it's better for you to take that money and put it in something that's going to help you grow rather than just having that money sitting around doing nothing.

A lot of times we buy all kinds of junk food. There's junk food too that we feed our souls. Isaiah 55 says *"Why do you spend your money on food that doesn't give you strength and does you no good? Listen and I'll tell you where to get food that is good for the soul."* And what is that soul food? It's food that's truth, food that is principles that we can build our lives on.

So I ask you this question: Are you building your life more on junk food or are you feeding yourself soul food?

Money is kind of like fertilizer. If you pile it all up it starts stinking. But when you spread it around it makes things grow.

So the first thing God says to do with your money is to use some of that money in a Growth Fund. Use it for things that help grow your character. Invest the money in making yourself better, smarter, wiser, a more skilled person.

He said that's a good use of your money and that's storing up treasure in heaven because you're taking yourself to heaven.

## **2. The second of God's investment funds is what I call God's Mutual Fund.**

God's Mutual Fund is when I invest in eternity every time I use money to encourage fellowship. When I use money to draw us closer together, as brothers or sisters in the Christian faith. I'm showing love by the way I spend my money. The Bible calls that investing in God's Mutual Fund.

Romans 12:10, *"Love one another with mutual affection."* We're to love each other that way. Romans 12:13, *"Share what you have with God's people who are in need. Show hospitality."*

Did you know that when you spend money on hospitality to other Christians, God says that's like storing it up in the bank of heaven? You're not wasting that money. You're storing it up in the bank of heaven.

Hebrews 10:24 says *"Think of ways to encourage one another with outbursts of love and good deeds."* In other words, be creative... be innovative. Put some thought into it.

In this second fund, God's Mutual Fund, anytime you give to other believers and you use your money to serve and to help other believers and to show love, it draws you closer to them and it builds fellowship.

What am I talking about? When you buy a gift for a friend, a Christian friend, when you buy a card for them, when you provide a meal for somebody who is sick and you pay for that meal, when you open up your home and it costs you to open up your home for a home group, or when you buy all the ingredients to cook food for your home group or for the church after the service,

did you know that the expenses that you're paying out to do all these things, that's called an investment in the mutual fund?

When you take a Christian friend to lunch, when you help your home group member financially, or somebody in the church, you're investing in the mutual fund.

First, God says I want you to invest in the Growth Fund. Use some of your money to grow spiritually. Then God says I want you to invest in the Mutual Fund. Use some of your money to show love to other believers.

### **3. Here's the third fund in God's investment portfolio. I call it the Service Fund.**

God's Service Fund is, I invest in eternity every time I use money to serve others. God wants me to take some of the money I get and use it to help people who are in need. Folks, I'm proud of every one of you because you readily respond when there's a need in some part of the world. Like when typhoon Yolanda hit the Visayas in the Philippines, many of you contributed to the relief effort. And some of you even organized a fund drive such that even people living around the church donated their goods. Even before Yolanda, there was the

earthquake in Bohol, and you responded very quickly too to the calls of help. And a year or two before that, when a tsunami hit Japan, you gave to the Japanese victims as well.

The Bible calls this kind of giving ministry – meeting needs in Jesus’ name. Meeting their needs financially or emotionally or physically, in any way possible.

Let’s look at some verses that deal with this third fund of investment. Ecclesiastes 11:1-2, I love this in the Message version *“Be generous; Invest in acts of charity. Charity yields high returns. Don’t hoard your goods; spread them around. Be a blessing to others.”*

Imagine this: Let’s say your father was a billionaire. Let’s say your father was Warren Buffet or Bill Gates. Your father wanted to share the family wealth with you and wanted you to inherit all of that wealth. But he knew that you needed to be tested first, to see if you could handle such an enormous inheritance. Your father says, I’m going to give you this amount but I want you to learn to live on less than I’m giving you so you can use the rest to help other people. I’m going to be watching you and I’m going to see how you manage and how you distribute the funds that I have given you. If you do well then I’m going to share everything else with you for the rest of your life.

How do you think you’d use that money? You’d be very, very careful. You’d be very, very considerate about how you use it. Not to waste it, not to just spend it. But to live on less so you could help others because that would be what your father told you to do.

That’s exactly what God has said to us. He said what I’m giving you I want you to learn to live on less so that some of it can be invested in the Service Fund, in helping other people. Friends, opportunities for service are literally all around you. All you have to do is just open up your eyes.

So, when you invest money in helping other people, you're investing in the Service Fund. This is so important that God has put many, many promises in Scripture. Let me just read to you a few of them.

Proverbs 11:24 says this, *“The world of the generous gets larger and larger but the world of the stingy gets smaller and smaller.”* In other words the more you help others the more God blesses you. Why? Because God wants you to be like him. God is a giver. God is generous. He wants you to become like him. Like Father like son. Like Father like daughter.

Proverbs 28:27 says this, *“Give to the poor and you'll never be in need. But if you close your eyes to the poor many will curse you.”*

Then Proverbs 19:17 *“When you give to the poor, it's like lending to the Lord, and He will pay you back!”* That's an amazing promise. It's investing for eternity.

#### **4. The fourth of God's investment funds is what I call God's Global Fund.**

I invest in eternity every time I use money to bring people to him. That's the Global Fund. When I use some of my money to bring people to Jesus, to spread the good news, to spread the gospel, to give out Bibles, Christian books and tapes and CDs. When I help sponsor people on mission, when I go on a mission trip at my own cost, I'm investing in the Global Fund. And God says that's storing up treasure in heaven.

God wants you to use some of your money to take the good news around the world. Luke 16:9 says *“Use worldly wealth to gain friends for yourselves, so that when it is gone, you will be welcomed into eternal dwellings.”*

Isn't that one of the strangest verses you've ever seen? A lot of people have no idea what that means – use worldly wealth to gain friends for yourself. It sounds like you're being encouraged to buy friends. He's not saying that at all. Jesus is



saying invest in getting people into heaven so that when you get to heaven they will welcome you there.

Can you imagine getting to heaven and having people come up to you and say, “I want to thank you. You bought a Bible that was given to me in some country. You bought small group material that I watched and I came to know Christ. You served at Fil-Am Church and I went to that church and I was led to Christ at that church. I’m in heaven because of you.” Do you think that will be worth it? It’s the greatest investment of your life. When you invest in getting people into heaven there is no higher use of your money.

He’s saying this is the highest use, to reach one more for Jesus. Is anybody going to be in heaven because of you?

Because you gave up a milk shake or you gave up a meal or you gave up some luxury in order to go on a missions trip or support the missions trip, in order to spread the gospel. I make no apology in saying to you that the most important thing you’ll do with your money is invest in these different funds. And particularly this Global Fund.

When you save money and then you spend it to go on a missions trip, you have invested in the Global Fund. When you help others go on a missions trip just like our missions team in the Philippines right now, you have invested in the Global Fund.

I call it the Global Fund because God has always cared about the whole world. The Bible says in 3 John 1:8 *“We must support believers who go on trips like this so that we can work together with them in spreading the truth.”*

Some of you can’t go on missions trips for various reasons. You have little children at home or you have a physical illness or you’re up in years and aged and you can’t travel, it’s not easy for you to get around. When you help others go you’re investing in the missions fund, in the Global Fund.

2 Corinthians 9:13, *“You honor God through this genuine act of service in your commitment to spread the Good News of Jesus Christ through your generosity in sharing.”*

Notice, you honor God. You honor God... how? Through an act of service. And what is that act of service? Spreading the Good News of Jesus through your generosity.

This is giving to the Global Fund.

## **5. There’s one last fund that God wants me to invest in. We call it the Treasury Fund.**

The Treasury Fund is this: I invest in eternity every time I use money to worship God. When I use money as an act of worship, when I give money to God as an act of worship, that’s called the Treasury Fund.

We looked at this verse last week. Proverbs 3:9 *“Honor the Lord by giving Him the first part of all your income, and he’ll fill your barns... and overflow your barrels...”* There’s that promise. He says you give to me and I’ll give to you and we’ll see who wins.

We know this is giving the first ten percent, it’s called the tithe. I explained it last week so we don’t have to go into it again. When you give your first ten percent to God that’s the tithe. Anything given above a tithe is called an offering. The Bible says bring your tithes and offerings to the Lord. When you do that you’re investing in the Treasury Fund.

Did you know that giving an offering to God is the ultimate act of worship? And did you know that giving an offering to God brings pleasure to God? It’s not that he needs it. He doesn’t need it. It’s just that we give it in love.

Matthew 6:21 says this, “*Wherever your treasure is, there your heart will be also.*” That’s why God wants us to give offerings to him. Because where our money goes is where our heart goes.

I don’t care anything about Microsoft. But if I wanted to care about it I’d go buy some stock. Because the moment I bought stock I’d start caring about Microsoft. I don’t care about Colonel Sander’s restaurant. But if I wanted to care about it I’d go buy some Colonel Sanders stock. Because the moment I bought stock I’d start caring about it. Where your money is, where your assets are, you start caring about it. You start paying attention.

Wherever I put my money shows my priorities and it shows my values.

So here’s my question: Where is your heart today? Where are your values? Where are your priorities? Regardless of what you say is important, there are two things that show what’s important to you. Look at your checkbook stubs or your credit card statements and look at your schedule or your calendar. Because the way you spend your time and the way you spend your money shows what you worship. It shows what you value most. It shows what’s most important to you.

So the Bible says, “*Wherever your treasure is, there your heart will be.*”

Where do you want your heart to be? If you want your heart to be with God, then one of the things you do is you invest your tithes and your offerings.

I have found in my life that every time I feel distant from God I do two things: I share my faith with somebody who doesn’t know the Lord. And I give an offering because sharing an offering and sharing my faith always draws me closer to him. I grow closer to God every time I give as an act of worship. I become more like Jesus every time I give as an act of worship. I break the grip of materialism in my life every time I give as an act of worship.

Job 22:24-25 says this, *“Give up the lust for money... the Almighty himself will be your treasure!”*

Let me close with a story. Imagine that at the end of 2013, America decided that we were no longer going to trade in dollars. Let's say we were going to go on the euro. And from that point on the only thing that would be accepted as valued currency are euros. What would you do? If you knew that everything was being converted to euros and anything after that date at the end of 2013, anything in dollars would be worthless, you would immediately convert as much of your assets as possible into euros, only keeping enough dollars to make it through to the currency exchange day, to the day of the great conversion. Then you wouldn't be wasting it because any dollars you had after that would be worthless.

One day you're going to go through a great conversion. It's going to be the day you die. One day you'll end your life on this planet but your life will continue forever in eternity. When you go to meet the Lord everything you have here, all the physical things you're leaving behind, all your material possessions are going to be left behind, and only what you have sent on ahead will be there for you in eternity.

You say, are you telling me, that we're all going to have different amounts in heaven? That's exactly what I'm telling you. Because the Bible says store up for yourselves treasure in heaven.

I heard about this guy who died and got to heaven and he was looking at all his friends and they all had these mansions. They were taking him to his place and they took him to this little one- room condo shack. He said, “How come I get such a small shack?” And they said, “That's all of the material you sent on ahead.”

Store up for yourselves treasure in heaven.

But, folks, let me tell you something important. If you're a Christian, you know how good it would be to send all things on ahead to heaven. You're investing in

heaven. However, if you're not a Christian, you cannot send anything to heaven. Because you don't have a bank account there yet. There's nothing to receive all your treasure there. So, how do you open a bank account in heaven. You open a bank account by letting Jesus into your heart. By acknowledging that he is your Lord and Savior.

Jesus died on the cross for you. He loves you more than you could ever know, more than you could ever realize. You may have done the worst sin in the world, but Jesus loves you nonetheless that's why he sacrificed his life for you. You see, the Bible says we're all sinners and we're doomed to go to hell and be separated from God for all eternity. The Bible says, "But God demonstrates his own love for us in this, while we were still sinners, Christ died for us."

Friend, all you need to do is to put your faith in Jesus. Don't trust that your good works, your religion, your connections, will get you to heaven. Only Jesus will. Just trust him and give him your life. And the Bible promises that he'll forgive you your sins and give you eternal life. That's why he rose from the dead on the third day. On Easter Sunday, he resurrected to give you life. You will be with him in heaven for all eternity.

Let us pray....