



Christian Life Fellowship

Becoming fully devoted followers of Christ



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God's Word on Saving and Investing

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Introduction:

I want to begin by speaking directly to the youth who are with us this morning. Last week we talked about debt and I want to caution you that when you graduate from high school, you will have many credit card companies bombarding you with offers for credit cards. Resist these offers that can make you a slave to debt. Without a doubt if you reach the age of 65 before Jesus comes again, you will have had at least \$2 million dollars pass through your hands. That's a lot of money. If you will save it and invest it, you will gain from those resources.

I. God expects a return

There is nothing wrong with saving or investing. In fact, God's word gives us many examples of saving in good times for the times that are not so good. One of those stories is what God did through a young Israelite man named Joseph who ended up in Egypt. God spoke to him before years of plenty to let him know a famine was coming. He saved enough food for the nation to last them through the seven years of famine. That never would have happened if they hadn't been prudent and careful during years of plenty. Prosperity is not just to live it up for the moment.

Proverbs 6:6-11-Take a lesson from the ants, you lazybones. Learn from their ways and be wise! Even though they have no prince, governor, or ruler to make them work, they labor hard all summer, gathering food for the winter. But you, lazybones, how long will you sleep? When will you wake up? I want you to learn this lesson: A

little extra sleep, a little more slumber, a little folding of the hands to rest— and poverty will pounce on you like a bandit; scarcity will attack you like an armed robber.

If you want to be successful you must work with all your might. Laziness is simply not acceptable behavior unless one wants to live in poverty. The ants work hard and diligently put away food, storing it up so when the winter comes they have stored up food for the lean time. Some Christians think it is wrong to plan for the future. After all, have you ever seen a worried bird **“(Matthew 6:26)?”** What if Jesus comes tonight? Isn't it wrong to think about making money—a form of greed? The only safe investment is in the Lord's work: “Only one life, 'twill soon be past, only what's done for Jesus will last.” I would say to those believers that God's word teaches us to be wise and to set aside resources for the times like we are currently in. Do we put our faith in our government or our economy?

NO – IN GOD WE TRUST, but that does not excuse us from being wise and saving.

Martin Luther once said that if he knew Christ was coming tomorrow he would still plant a little tree today. Investment in the future is exactly what Christians should do, no matter how black the sky may seem according to a secular analysis.

Everything that we perceive in God's economy is based on a return for the investment. When I plant a bean seed, I expect a return. If I plant one bean seed and get one bean seed back, I might as well not plant my bean seed. It is not worth the effort or time. I expect a return on my investment. I expect more back than what I planted. Are there risks involved with investing? You bet there are. There are many things beyond our control when we invest. There are many things beyond my control when I plant my garden. Do I let that stop me from planting? NOT AT ALL. I know that there will be a return on what I plant.

[Matthew 25:14](#) – We see the story Jesus tells about the talents. These servants had been entrusted to look after the resources of the master they served. One had been given a measure of five talents and another one. These talents were given as the master felt they could handle them. The Master trusted the servants according to their ability. The servant who had received five talents went out and gained five more. He doubled the resources he had been given. The servant who had received two talents went out and gained two more. He doubled the resources he had been given. The servant who had received one talent hid that in the ground because of fear. The two who had invested and realized a profit were rewarded and praised; the one who hid what had been trusted to him was punished.

II. The love of money - the root of all evil

The most often misquoted Bible verse on money is 1 Timothy 6:10, which actually says, "**For the love of money is a root of all kinds of evil. Some people, eager for money, have wandered from the faith and pierced themselves with many griefs.**" (NIV) It is most often quoted as being, "Money is the root of all evil." That is neither what it says nor what it means. It is not a verse against money or

wealth but against the love of money. Even the poor can fall into that trap.

The love of money tempts people to take dishonest shortcuts. In the short term, you can make more money by being dishonest and unethical, however, such money quickly disappears and brings you to grief. Do not sacrifice the blessings of God to pursue wealth. [1 Timothy 6:6](#) - tells us, "**But godliness with contentment is great gain.**" (NIV) In investing, as with all business, conduct yourself in a godly manner and be content with the profit earned. Wealth is built in small sums over time.

Through the power of compounding interest, you can end up with a tidy sum of money at the end of your working years. If you start with your first job and if you would save \$40.00 a week and put it in a money market account averaging 10% each year and you did that only one year, 40 years later, that 2,000 would have become 107,401.33. If you did that consistently for 40 years, the \$80,000 you saved would be worth 1,170,198.03.

"Dishonest money dwindles away, but he who gathers money little by little makes it grow"

[\(Proverbs 13:11\).](#)

1. Money or assets should be put to work. This is in effect what God said to Adam and Eve in the Garden of Eden: put it all to work ([Genesis 1:26-29](#); [Genesis 2:15](#)).

2. God's mandate to the first couple was to be fruitful, to fill the earth and to flourish. Seeds are not meant to be kept in bottles or bins forever. That way they can never bear fruit. Rather they should be sown into the soil and produce a hundredfold—a rather good return on the original investment ([Matthew 13:23](#)).

3. The future rather than the immediate present or the past is in view. We are future-oriented. Heaven calls us. The Second Coming of Christ beckons us toward the new heaven and the new earth. We are, as Jürgen Moltmann so accurately says, living not at sunset but at the dawning of a new day. Christ might come today—we should be ready. But he may not come for a thousand years—we should be ready for even a long wait like the wise virgins in Jesus' parable.

It is this balanced Christian view—longing for Christ to come soon but building for the long haul—that is the perspective provided by the New Testament.

Luke 16:10-12 - "Whoever can be trusted with very little can also be trusted with much, and whoever is dishonest with very little will also be dishonest with much. So if you have not been trustworthy in handling worldly wealth, who will trust you with true riches? And if you have not been trustworthy with someone else's property, who will give you property of your own?" (NIV)

With any investment, risk must be calculated and assumed. Most people think that investment risk is simply the potential to lose money. Risk involves the opportunity for a return on what is being invested.

Although not addressing the issue of financial assets, two parables, one in [Matthew 25:14-30](#) and one in [Luke 19:11-27](#) suggest the principle of investing for return. There are three things we can do with what God has entrusted to us:

1. We can squander it, wasting it as the younger prodigal did in the far county

2. We can hoard it, like the one-talent man who, with his wrong view of his God, wrapped up what he had in a handkerchief because he was afraid to lose it. He did not realize that he could keep this only by

Conclusion:

There is nothing wrong with saving or investing resources that God places in our hands. We have to have the proper mindset here if we are going to be financially independent. Money is neither good nor evil. It can be used for either good or evil. We should not attempt to serve money because scripture is clear that we should serve God and we cannot serve God and money. I want to challenge everyone here this week no matter how old or young, to save some money to invest for the future. Begin small. Remember, God's word says that he who gathers money little by little makes it grow.

Now we want to take a few minutes to give you opportunity to write down questions you may have. I am not a financial planner, nor will I be able to give you specific advice about decisions you have to make, but I will attempt to answer a few of your questions. What I can't answer today will be passed on to Lauren Miller for discussion in the financial class he is starting next Sunday during our growth hour at 8:45 AM.

giving it away! What motivated the one-talent man was fear.

3. We can invest, risky as it is. *Investment* is another word for *stewardship*, which is simply another word for Christian service. But there is more to investment than putting our money into a mutual fund.

What would cause us to accept the risks that accompany making investments? If we look at God's example, it is apparent that God took an enormous risk in making a creature with free will, in committing to the family of Abraham, in showing up in history as a vulnerable child. For the Christian, this means trusting in God's care of us and of His creation, believing that even temporary reverses will be transformed into general good as demonstrated by the victory of the cross of Jesus.

God is looking for a return on his investment in us ([Matthew 25:19](#)). What we do with assets and money entrusted to us is a declaration of what we really think about God. The gambler has no faith in God but hopes for good luck. The hoarder believes in a vengeful, demanding God. The investor declares that God can be trusted, that God gives what is required and that all investments made with faith, hope and love will bear a return, if not in this life then in the next.