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SERIES: REWRITING JESUS

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TITLE: Where Should We Invest? Pt. 1

Imagine there is a bank that credits your account each morning with \$86,400. Yes, every morning, a fresh deposit of \$86,400. However, it debits what is left over at the end of the day. Every evening, it deletes whatever part of the balance you failed to use during the day. What would you do? I bet some would ignore the reality the money would disappear, and leave it in there to see if they could have more the next day. But I think most would draw out every penny, before the day was done.

Do you realize that each of us has such a bank in our lives? Its name is TIME. Every morning, it credits you with 86,400 seconds. Every night it writes off as lost, whatever of this you have failed to invest to good purpose. It carries over no balance. It allows no overdraft. Each day it opens a new account for you. Each night it burns the day's deposits; the loss is yours. There is no going back. There is no drawing against the "tomorrow." You must live in the present, on today's deposits. We should invest each day like it's our last, and invest in the things that matter most. And this is what we want to talk about today.

If you're listening for the first time, or for the first time in a while, we are in a series called "Rewriting Jesus." We've been asking the question: Do our lives reflect Jesus' teaching? Or are we rewriting Jesus? A worthwhile question to ponder. If we aren't careful, our lives can tarnish the legacy that is the church, and the legacy of Jesus' teaching.

Today we want to ask the question: Why does it matter what we invest in? You can go to Barnes and Noble and Amazon, and find a slew of books on investing: *Think and Grow Rich*, *Retire Young Retire Rich*, *Rich Dad Poor Dad*, *Think Like a Billionaire*, and so on. I've read most of these, and they each point to accumulating money, stuff, and all the world can offer. But after I read each one, I thought, "Is that it? Invest in stuff that has no guarantee? Invest in stuff that will break down? Invest in stuff that gets dumped onto the next generation and squandered thereafter?" What empty advice to build your life upon. There has to be a better way.

Well, here's the good news: there is. Jesus taught on this very subject. In fact, he was very clear about the best investment strategies. So let's go back to the Bible in the book of Matthew. We are going to be picking it up in Chapter 6, verse 19 (NLT). We are picking it up in a lengthy record of some of Jesus' teachings. He's recently taught about giving to the poor, how to pray, and fasting. And here we pick it up in Jesus' guide to investing, starting in verse 19. Jesus said,

"Don't store up treasures here on earth, where moths eat them and rust destroys them, and where thieves break in and steal. ²⁰ Store your treasures in heaven, where moths and

rust cannot destroy, and thieves do not break in and steal. ²¹ Wherever your treasure is, there, the desires of your heart will also be.”

Okay, but what is Jesus really saying? Well, let me start by telling you what He is not saying: First, He isn't telling us to sell all our possessions - to become poor for the sake of being poor is not a spiritual virtue. So He's not telling us that. Only once did Jesus tell someone to sell all his possessions. Why did he tell the rich man to sell all his possessions? Let's look:

Matthew 19:16-22 (NASB) records this, “And someone came to Him and said, “Teacher, what good thing shall I do that I may obtain eternal life?” ¹⁷ And He said to him, “Why are you asking Me about what is good? There is *only* One who is good; but if you wish to enter into life, keep the commandments.” ¹⁸ Then he *said to Him, “Which ones?” And Jesus said, “YOU SHALL NOT COMMIT MURDER; YOU SHALL NOT COMMIT ADULTERY; YOU SHALL NOT STEAL; YOU SHALL NOT BEAR FALSE WITNESS; ¹⁹ HONOR YOUR FATHER AND MOTHER, and YOU SHALL LOVE YOUR NEIGHBOR AS YOURSELF.” ²⁰ The young man *said to Him, “All these things I have kept; what am I still lacking?” ²¹ Jesus said to him, “If you wish to be complete, go *and* sell your possessions and give to *the* poor, and you will have treasure in heaven; and come, follow Me.” ²² But when the young man heard this statement, he went away grieving; for he was one who owned much property.”

Why would Jesus charge this man with such a big task? Even the disciples, after hearing this teaching and some commentary, asked, “Then who can be saved?” The issue wasn't the money in and of itself. It was the love of money. It was because his possessions were his treasure. They were his idols. They were unnecessary baggage.

Now you may be thinking to yourself, but God's not asking me to give up anything. Remember, God's gift of Salvation is a free gift. And I will tell you – you are right! Salvation is free. It comes by grace through faith. Believing is confessing that Jesus Christ is Lord. And yet we know that the gift of Salvation can be the most expensive gift you'll ever receive. It's as martyr Dietrich Bonhoeffer said, “When Christ calls a man, he bids him come and die.”

Today, God may be asking you to give up very little. He might be calling you to give up a lot. A prerequisite to following Jesus isn't giving up everything, but instead a *willingness* to give it up for Jesus. The question is: Are you willing?

DISCUSSION:

N: And that question bears some discussion, so let me bring in Arnie Cole and Cara Whitney. What have each of you learned to give away, that you once thought was too precious to give?

C: For me, it's time and that risk of involving myself too deeply with other people. It just, sometimes, it's so exhausting, but I realized that I can also have my space. It's kind of a balance. Because I think, didn't Jesus even need to just get in the boat and get away, or go talk to the Father on His own sometimes? [Oh, he spent a lot of time by Himself]. Yeah, and so I feel less guilty about needing that quiet recharge, but I would say it's just a risk of getting involved, and hard - people are hard.

N: I think a lot of people struggle with the time aspect, for sure. What about you Arnie?

A: I've never felt, since I've become a Christ follower, that I've given anything up. It's, I've gained all of this, and I don't mean pie in the sky - you know, being called to Nebraska to Back to the Bible; I mean, I'm a palm tree, boater guy, who loves sunshine and the ocean, but I've never thought, "Oh man, you gave this up." Now I did feel tough for Shar, you know, because Matt had just died in - let's see - October, and we were called to Back to the Bible in December. And so her whole support system, I mean, she totally was giving it up. We knew nobody in Nebraska. But for me, I've never felt like I've given anything up; I've just gained it all. And maybe that's a weird perspective. And maybe because when you're older in life and come to know Christ, it's different, but I just don't get that connection.

N: Well, it could be because you realize it's worth it all - the tradeoff really doesn't compare. I mean, because what you're giving up is so inconsequential to the mission of God, and what you're engaging in now, and the long-term and eternal benefits. So maybe that's part of it for you. I hope many of us will come to that level of maturity in time. I don't know if I'm there yet.

C: I'll piggyback on Arnie by saying that I agree with him. I don't feel like I've given up anything major. It's kind of a hard question to answer, just because I don't feel like I've given anything up, but it is hard for me to get involved in other people's problems and business. For me, it's still time. I think I won't ever be done struggling with that.

Today as we look at the different ways we sometimes "rewrite Jesus", we've discovered that a prerequisite to following Jesus isn't giving up everything, but instead a *willingness* to give up everything for Jesus. It's about your attitude, your heart.

The second thing Jesus isn't saying is that having possessions is bad. The Bible teaches a right to have things: money, property, homes, animals, and so on. Look at Abraham, Solomon, Job, and others. In fact, Paul wrote to Timothy, that those who have wealth and possessions, their trust should be in God alone, and enjoy all that He gives us.

This is what Paul said in 1 Timothy 6 (NASB), "Instruct those who are rich in this present world not to be conceited or to fix their hope on the uncertainty of riches, but on God, who richly supplies us with all things to enjoy. ¹⁸ *Instruct them* to do good, to be rich in good works, to be generous and ready to share, ¹⁹ storing up for themselves the treasure of a good foundation for the future, so that they may take hold of that which is life indeed.

Money is not the issue. The possessions are not the real issue; the issue is the heart. Focus on accumulating rewards in Heaven - not in your security in your stuff. And I think that's the other issue: so many people today view their value in their wealth. They view their value in their homes. They find their value in their job title. They find their value in their bank accounts. They view their value in the brand that's on their clothes, or that is on their car. Your value has nothing to do with your possessions. Your value has nothing to do with your performance. Your value is who you are in Jesus Christ. That's why Ephesians 2:10 says, *because of what Christ has done,*

you are his masterpiece. You aren't a masterpiece to God because of the stuff you have, or the brands in your home, or the brands on your body. Your value is found in what Jesus Christ has done, not what you do. It has nothing to do with our possessions.

You see, the issue isn't the possessions. The issue is the dependence on it for security and safety. Is your hope in your stuff, or in God? Remember, He has promised to meet all of our needs. We don't need to worry about tomorrow. God's got it covered. So, do you own your stuff, or does your stuff own you?

The last thing that Jesus isn't saying is that planning, working, and saving for the future is wrong. Proverbs tell us to learn from the ants. "They labor hard all summer, gathering food for the winter" (6:8). Proverbs 24:3-4 tells us that "A house is built by wisdom and becomes strong through good sense. Through knowledge, its rooms are filled with all sorts of precious riches and valuables." Paul wrote the Corinthians telling them that parents are to provide and save up for their children (2 Cor. 12:14). So Jesus isn't saying to not plan and save.

So what is Jesus saying by telling us to avoid stockpiling our earthly treasures and invest in Heaven? Well, it's the first investment tip, to leave that eternal legacy: **Invest where you cannot lose.**

Giving every cent and dollar to the things of this world is futile, because it won't last. I have watched more families experience the death of parents and loved ones, and instead of having a healthy grieving period, they end up being angered and frustrated. Why? Because the loved one stockpiled things for many reasons, but upon their death, they immediately went to the junkyard, where they would rust and deteriorate.

A literal translation of Jesus' words would be "don't treasure up treasures for yourself." It's the picture of someone taking their money and their things, and stacking them up in piles with no reason or use. They are just there for themselves. If you've ever seen the show *Hoarders*, it's that kind of lifestyle.

Now I don't think we're as bad as the TV show, but it's amazing that after being in our house for eight years, and now moving, how much stuff we have. We have boxes and boxes of things that once we put in that box, I recognize we will probably never see again, or ever use it again. So we're in this process of getting rid of things, because we don't need them. They're not bad, but we certainly aren't using them.

One of the reasons why I appreciate the Apostle Paul so much is his posture towards possessions. The Apostle Paul says, *learn to be content in all things*. Have you ever considered why? Well, first, we recognize that he found his value in Jesus Christ. He said, *my past accomplishments and pedigree were* - as he put it - *skubalon*. That was the slang way of saying soiled in excrement. He said, those things I thought were so great, they were but dirtied underwear. Instead, my value is in Christ. So that's where it began. But he also gave up so much that he had, so he could be free to go wherever God called, whenever He called. He spent the last part of his years in prison cells. And what did he ask for while in prison? He said, "Hey, if you don't mind, bring my cloak, and some paper and a pen. I've learned to be content in all things."

So our contentment needs not to be found in the things we have, or in the accumulation of stuff; rather, who we are in Christ, so that we can hold loosely to our things - So we can accumulate less, to give more away. That's the alternative. The alternative is investing where you cannot lose. Investing where we cannot lose is a multifaceted piece of advice. It absolutely addresses our money and finances. A good question to ask yourself is, "How much is enough?" How much money do you need to earn? What kind of lifestyle is appropriate for you? What kind of lifestyle won't distract you from Kingdom building? How much do you need for retirement? And what do you want to do with your money today and in the future?

Upon graduating from college, a friend of mine got his dream job. He was going to do what he loved doing, and was going to be paid well for it. He told me that he and his wife had prayed, and determined that for their first year of marriage, they would give away 10% of their income. But every year after, they would increase their giving by 1%. So by year 25 of marriage, they would give a minimum away of 25% of all earnings. To this day, they are some of the most generous, content, and joyful people. They enjoy investing where they cannot lose.

But can't you invest in things that don't revolve around money? Absolutely you can, and you should. In fact, I would argue the single greatest investment you can make is in people. It's where you should be investing your time and talents - in people - in your fellow brothers and sisters in Christ; in your family - your spouse and your kids. Kids really don't care that much about the toys you can buy them. They'll eventually end up in the junkyard. It's your attention and your time. Put down your smartphone and talk to your spouse and kids. Put down your tablet and do something with them. Or pick up a video game controller and play a game with your kids. Spend 15 minutes after dinner, and read a section of Scripture, and discuss it as a family. Ask how you can apply God's Word as a family unit. But invest in them with your time and abilities.

And last, invest in the people God has placed in your life. Who has God put in your circle of influence? What neighbor needs a hand in their yard? What neighbor needs a meal and dining partner? What co-worker needs someone to vent to over a coffee break? What co-worker needs a hand moving a king-size bed from their basement to their top floor? What grocery store clerk can you go to each time you shop? What compliment can you give them? How can you pray for them? Are you getting the idea? Open up your lives to those whom God has put in your path. Plan on and commit a section of time each day, for people and encounters. That way, when God opens the doors, you have no excuse but to enter in.

So we need to invest where we cannot lose.

N: Let's bring in Arnie and Cara once again. Both of you often remind us that sharing Christ doesn't have to be a big presentation. Do you have a story of how a simple act of kindness led to far more?

C: I wouldn't say a specific story, but something as simple as remembering someone's name, when you see them again, or asking them a detail that you remember about their life. It speaks huge volumes, because it's really telling them that you care about them. So like I was getting my hair done up last week, and you know, I have this huge beehive that I like to wear around. And my

hairdresser said, that the hardest part in all of this, is being labeled non-essential, to basically hear that you're not important - that what you're doing with your time and your life doesn't matter to anybody else. So I think we blow a lot of people off these days, without seeing them the way God wants us to see them. So I make it a purpose to remember names, because the Creator of the Universe, of Heaven and all the living things, knows their name. So their name matters to me, because it matters to God. And I don't want people to feel nonessential.

N: Yeah. Whoever made that decision obviously forgot that hair salons and barbers - that is one of the recession proof businesses. So come on now, right? Yeah, but I think you're exactly right. Well, just reminding people that they matter, and even pausing to just know that they matter to you, you can make all the difference in the world. What about you Arnie?

A: Yeah, I think, and probably one of the people that mirrors this the most is Cara, but you said it too Nat - you need to be intentional. There's a way of doing it. So, it's almost unintentionally intentional, so that you don't put a person at odds. But I know for me, whenever I have really worked on myself to be intentional for Jesus, tremendous things have happened - sometimes right before my eyes, sometimes two months down the road. It's just amazing, if you can set your mind at being intentional. And people remember it. People remember it for years. And then it sometimes, it humbles you, because then you think, if what I did made that big of an impact, and it really wasn't anything, just think of all the times I got mad in front of people, or I did this, what that kind of an impact does... ..well, but being intentional is a tremendous challenge for all of us, I think.

N: It is. And I think so often, we want to see immediate results. You've talked about that. We've talked about that here on the program, how we want silver bullets, and again, immediate results. And so often, that's not how it works, especially in spiritual things. A great example: I remember counseling someone from the church, who she had been volunteering for years at a youth camp. And 10 years prior, there's this gal that she met, worked with her and lost track of her, like many of us do when we work at a camp. Well, 10 years later at a pregnancy center, this woman comes in pregnant, and unsure about what to do. She's single, can't raise a kid, doesn't have any resources - Just in a real bind. And as this woman was talking with this patient, she goes, "You know, you look real familiar." And then the gal goes, "Yeah, you look real familiar too". Well, came to find out that this woman who was a volunteer at the pregnancy center, had actually been that girl's counselor 10 years prior, and suddenly it went off, and the connection was there. And she goes, "You don't know how much that impacted my life; your kindness and your time with me had changed so much in my life". And because of that connection, scattering seeds 10 years prior, led to a conversation that day, where she decided to keep the baby, and find a way to make life work for the better. And so again, so often, we don't get that ten year story. We actually get the *no story*, where we scatter the seed, and off we go. But it's so amazing to know that God is still working behind the scenes, to see people come to know His Son, and to see lives changed.

You know, today there's a movement that says that wealth is unfair. I mean, Marxism, and the popularity of Socialism, is on the rise. I saw a survey today that said roughly 54% of people in the U.S., depending on the age range, believe that Socialism is an acceptable form of living and

of government. So Cara, I want to just throw it on you. What is the proper biblical attitude towards wealth?

C: Well, I hear or experience that attitude from Christians sometimes, that wealth is unfair. And it's really funny in a sad way, because you and Arnie have both been to parts of the world, where 12 cents is someone's income for like an entire month, or even an entire year. So for the ones focusing on someone else's stuff or wealth, you still have more than most people in the entire world. And probably, it's very likely that you're unwilling to give that all away. So the tragedy is, that their focus is not on, as you said earlier, placing their trust in God alone, and enjoying all that He has chosen to give them. And I think that type of attitude, Nat, is basically saying to God, that what He's provided for you is not enough. But I would say, the good news is that whether you have 12 cents or \$12 million, if a person can humble themselves, enough to recognize that they have spiritual poverty, they can have that rich relationship with their Creator. Jesus offers us so many free gifts of grace, mercy, and faith. So there's nothing we can do to earn our Salvation. It's the poor in spirit that inherit that kingdom of God. So what's proper biblical attitude towards wealth? Enjoy it, spend it wisely, and in ways that point others towards Jesus. Love the Lord God with everything that you have, and mind your own business.

N: Right. Yeah, money isn't the issue. It's the love of money that becomes the issue. It's what we do with our wealth. So it doesn't matter - as you said - 12 cents, 12 million, it's what are you going to do with it? Who's your God? And what drives your life? Where does your heart rest? And I think that principle, that using money wisely to advance God's Kingdom, and knowing that it's really His anyway, impacts many of us today in this room, and many of our listeners.

And Arnie, speaking of this topic, you are in a unique position as CEO of Back to the Bible. And you get to see the ministry benefit from donors from very modest means - the 12 cents - to those who are very wealthy - the \$12 million means - but one gift doesn't outweigh the other, does it?

A: Oh no. And I'm the kind of CEO that - and it's probably not so good - but I really don't know what anybody gives. There might be one or two exceptions, but I just - every gift matters. It's the heart that counts. And you know, giving is such a personal God thing. And I just know as CEO, that if God's not in it, we're dead. And so there's nothing I'm going to do, that is going to convince someone else to do what God isn't behind. So yes, every gift is important, and we step out in faith, and we just don't know. We don't know the future, but we do know that God will never leave us. He'll never forsake us. And we just focus on what needs to be done - and God provides.