

## Investment Advice for God's Brokers

Something I've noticed over the years is that Jesus talked about money a lot. I don't think He did this because He wanted to call attention to how important it is or anything, but more because it was an easy-to-understand analogy for a lot of spiritual matters as well.

But not all of the parables Jesus told were simple in nature. He mentioned compound interest in some of them, and he used them to draw allegories between investment advice and our spiritual walk. I wanted to take a closer look at this approach to what He said, and to give some investment advice to God's brokers.

- The first thing you have to do when you're investing physically or spiritually is to balance your budget - to be frugal in areas you're not investing in
  - How can you invest if you have no money to put in? You can't deposit money you don't have.
  - Similarly, how can you spiritually invest if you have nothing to give? That's the goal of a budget; to help you see where your money is going and to allocate some of it to more meaningful things.
  - Essentially, it's prioritization - setting a clear goal and cutting back on things that don't help you meet that goal. The same tactics can be applied spiritually by deleting things from your life that you don't need
  - The question to ask is are we wasting time and energy on things in our life that are worthless?
  - We know the whole planet will be burned up eventually, and we know we'll take nothing with us when we die. What can we delete from our lives? What's hindering our walk with Christ? Is it the commitments that we have? Is it projects we're spending time on that seem good but are taking our attention away from what really matters? Are we focusing on what's urgent and missing what's important?
  - Heb 12:1 - "Therefore since we are surrounded by such a great cloud of witnesses, let us throw off everything that hinders and the sin that so easily entangles. And let us run with perseverance the race marked out for us."

- When I read this passage, I envision a runner who starts a race with a big backpack on, maybe carrying a giant sleeping bag, food, extra clothes, and a whole bunch of stuff that's unnecessary for running a race. As he's running along, he's ripping off parts of it, one at a time, throwing them off so he can run faster. That's kind of how our spiritual walk is, too; we start out with a lot of baggage or sin weighing us down. God brings it to light to us through His spirit, and we start chucking off things that we don't need. Nobody brings a backpack full of camping gear to a race intentionally, nor should we bring anything unnecessary to our spiritual journey.
- Sometimes our spiritual budgets need a bit of spring cleaning
- The second part of the spiritual investment strategy is to diversify. Jesus talks about this in the parable of the sower in Matthew 13:3-8 with parallel passages in Mark 4 and Luke 8.
  - He says this: "A farmer went out to sow his seed. As he was scattering the seed, some fell along the path, and the birds came and ate it up. Some fell on rocky places, where it did not have much soil. It sprang up quickly, because the soil was shallow. But when the sun came up, the plants were scorched, and they withered because they had no root. Other seed fell among thorns, which grew up and choked the plants. Still other seed fell on good soil, where it produced a crop—a hundred, sixty or thirty times what was sown."
  - What's important to note here is that we don't know exactly how God will choose to bless us in our ministry. Similarly to the farmer sowing in this parable, we don't have to choose where each individual seed is planted.
- The third part of the investment strategy is the exact opposite of the second: it's to go all-in. Jesus talks about this in the parable of the field in the same chapter, in Matthew 13:44.
  - "The kingdom of heaven is like treasure hidden in a field. When a man found it, he hid it again, and then in his joy went and sold all he had and bought that field."
  - The key takeaway here is that when you see God moving, you should act
  - When God opens a door, go through - Rev 3:8 says "See, I have placed before you an open door that no one can shut." He's talking

here specifically to the church in Philadelphia, but God often places open doors in front of us and asks us to take the plunge.

- The lesson here is to strike when you see an opportunity; to be ready to put everything on the line when it's clear that God is moving.
- And everything means everything: Matthew 19:29 says this "everyone who has left houses or brothers or sisters or father or mother or wife or children or fields for my sake will receive a hundred times as much and will inherit eternal life."
- The fourth piece of investment advice is for when you should start. So I'll tell you a little secret: The best day to start investing was yesterday. The second best day to start investing is today.
  - The reason for this in the physical world is compounding interest: The earlier you invest, the faster your money accumulates.
  - Spiritually, the reasons are the same - The earlier you invest in other people's lives, the more of an impact they can have sooner
  - 1 Pet 5:2 says "Be shepherds of God's flock that is under your care, watching over them—not because you must, but because you are willing, as God wants you to be; not pursuing dishonest gain, but eager to serve"
  - If we are **eager** to serve, do we wait, hold back, or not serve as soon as we can?
  - The flip side of this is that it's never too late to invest. Satan likes using the past to cripple us, to make us think that just because something didn't work before, it won't work again, to make us think that the ship has already sailed and there's no going back.
  - Rather than looking with tunnel vision at the past, at the impact other men & women of God have had on the world and not thinking about anything else, we should instead focus on the opportunities God places in front of us, and the impact we can have in the future. Sure, sometimes history can repeat itself, but God wants us to focus on opportunities around us. Because investing spiritually is a continual process.
  - In Revelation 3:1-2 He speaks to a different church and says this: "I know your deeds; you have a reputation of being alive, but you are dead. Wake up! Strengthen what remains and is about to die, for I have found your deeds unfinished in the sight of my God."

- Here was a church lulled into complacency by good spiritual investments they made in the past, but God was calling them to pay attention to the opportunities that were still in front of them.
- The fifth step of investing can be the most difficult: This step is to be patient with your investments
  - Have you ever baked a nice, fresh warm loaf of bread? Imagine taking the time to make it from scratch. You measure the flour carefully, add the other ingredients, knead it, let it rise, shape it into a loaf, put it in the oven, bake it carefully, let it cool. Then you wrap it carefully, put it in a bag, put the bag in your car, drive out here to lake Pelham, toss the loaf of bread into the lake, and then get back in your car and drive home.
  - That would be absurd, right? But honestly, that's what investing feels like a lot of the time. Eccl 11:1 says "Cast your bread upon the waters, for you will find it after many days."
  - At first, it will seem like your investment is wasted, like throwing a loaf of bread into a lake.
  - But spiritual investing comes with a promise because it has been blessed by God. Unlike physical investments, which can go up and down, there's certainty in our investments with God, like Solomon says here: You **will** find it
  - It'll just take a while; the verse says "after many days" - which means it may take a long time. You may not even see the results before you die in this life. But fortunately, unlike with physical investments that are out of our reach forever when we die, spiritual investments are eternal. They can keep compounding forever.
- So how do we get started investing spiritually?
  - Time, Money, Effort, Love. These are all good candidates.
  - 1 Cor 12:7-11 talks about how He gives each of us individual skills. "To each is given the manifestation of the Spirit for the common good. For to one is given through the Spirit the utterance of wisdom, and to another the utterance of knowledge according to the same Spirit, to another faith by the same Spirit, to another gifts of healing by the one Spirit, to another the working of miracles, to another prophecy, to another the ability to distinguish between spirits, to another various kinds of tongues, to another the interpretation of

tongues. All these are empowered by one and the same Spirit, who apportions to each one individually as he wills.”

- I think some of this is intentionally vague. He gives us His Spirit Who helps us to know exactly what callings are from Him.
- Some of us are more prone to action - to those He says to “**Be still**, and know that I am God; I will **be** exalted among the nations, I will **be** exalted in the earth.” - Psalm 46:10
- Some of us are more prone to inaction - to those He says to “Wake up! **Strengthen what remains and is about to die**, for I have found your deeds unfinished in the sight of my God.” - Rev 3:2
- Some of us are decisive - to those He closes doors in our face and gives thorns in the flesh to help build our trust in Him. Paul says “Therefore, in order to keep me from becoming conceited, I was given a thorn in my flesh, a messenger of Satan, to torment me. Three times I pleaded with the Lord to take it away from me. But he said to me, “My grace is sufficient for you, for my power is made perfect in weakness.” - 2 Cor 12:2-9
- Some of us are indecisive - to those He leads like a sheep beside still waters, gently nudging us to where we should go. - “He leads me beside the still waters. He restores my soul; He leads me in the paths of righteousness For His name’s sake.” - Psalm 23:2-3
- The important point here is that God has given you unique physical and spiritual gifts that allow you to meet needs that others cannot. He may call you to do something completely different than what He calls others to do. In investment terms, we call this “investing in what you know.” God will call you out of your comfort zone, but He’ll equip you for it.
- It doesn’t matter how little you start with. God may give you ten talents, He may give you five, or He may give you one. It doesn’t matter how much you start with, it matters what you do with it.
- To go along with these six pieces of advice, I have some encouragement for you: Four things to keep in mind while you’re investing.
- The first thing to remember is that you're not investing your own money
  - And even more importantly: you won't lose anything; fear of loss will keep you from being effective.
  - In both Matthew 25 and Luke 19, Jesus told the Parable of the Talents and the Parable of the Ten Minas. In these He describes a

master who entrusts his servants with sums of money. The master leaves for a long journey and all the servants, except for one, put the money to work. Interestingly, none of the servants who invested their master's money lost any of it; only the servant who didn't invest was punished in both stories.

- Unlike worldly investments, that can go up and down because of any number of factors, our investments with God are untouchable. Matthew 6:18-20 says "Do not lay up for yourselves treasures on earth, where moth and rust destroy and where thieves break in and steal, but lay up for yourselves treasures in heaven, where neither moth nor rust destroys and where thieves do not break in and steal."
- Put another way, deposits in God's bank are FDIC insured. But better.
- The second thing to remember is that God is the One Who will bless you
  - Matthew 19:21, Mark 10:21, and Luke 18:22 all mention Jesus' advice to a rich young ruler: "If you would be perfect, go, sell what you possess and give to the poor, and you **will** have treasure in heaven; and come, follow me."
  - His admonition to this man was in order to give him greater spiritual blessings than the physical ones He'd already blessed him with.
  - The point isn't necessarily that God is calling us all to give up our physical possessions; that was just what that particular man was missing. And Jesus' promise to him was certainty in the blessing that Jesus gave. He said the man **will** have treasure in heaven, not that he **might** have it or **should** have it.
- The third thing to remember is that the investing we do is equivalent to sowing and watering. God is the One Who does the weeding, the pruning, the harvesting, and all the other back-breaking work.
  - In 1 Corinthians 3:6, Paul speaks to a church that's bickering over whether they should follow him or Apollos, another servant of God sent to minister to them. He says this: "I planted, Apollos watered, but God gave the growth. So neither he who plants nor he who waters is anything, but only God who gives the growth. He who plants and he who waters are one, and each will receive his wages according to his labor. For we are God's fellow workers. You are God's field, God's building."

- This allegory isn't an accident - Sowing and watering are the two easiest jobs when you're raising plants. We're not called to have to stress out over all the little details and make every part of God's plan work; He's the One Who does the heavy lifting.
- The last thing to remember is that God pays dividends.
  - This is another thing that doesn't happen in real investments. If you're a broker investing someone else's money, you'll take some small percentage; maybe a cut of the profits, maybe a fee you charge, or something of the sort.
  - But God's kingdom doesn't work this way at all. You get back much more than the initial amount that He invested!
  - In Luke 19:16-17, Jesus tells the parable of the Ten Minas. The master calls his servants aside and gives each of them a mina, or about three months' wages. When he comes back, he calls the servants and the first one says "Sir, your mina has earned ten more." The master replies: "Well done, my good servant! Because you have been trustworthy in a very small matter, take charge of ten cities." Similarly, another servant who gains five mina is given control of five cities.
  - How much money is one city worth? A lot more than three months' wages! Assuming somewhere around \$60,000 annual salary, a mina would be worth maybe \$15,000 in today's money. That's not even enough for a down payment on a single house, much less enough money to take ownership of an entire city! How much is a city worth? Millions? Billions?
  - But similarly, God's blessings scale unimaginably high with just a tiny amount of investment using gifts that He's given us in the first place.
  - These dividends that God pays are spiritual in nature; we may not see them in this life. In fact, I'd expect not to. Sometimes we're given a tiny glimpse of them, but often we won't know until the Master returns.
- So in conclusion, God has called us to invest. We're not called without purpose or without a financial advisor to help out; He's given us His Spirit to guide and lead us along the way.
  - He helps us to balance our budget, to focus our time and effort on areas that really matter and to remove expenditures that don't.

- Next, with the extra resources that we now have access to, we diversify, seeking out God's leading in our lives.
- Third, when we see God moving, we go all-in and maximize our exposure to the work He is doing in a concentrated way.
- Fourth, we start these investments immediately, not waiting for any number of factors that may or may not ever happen.
- Fifth, we need to be patient. God will bring about results in His timing, not ours. We may not even see any positive outcome in our lifetimes.
- Along the way, God blesses us. He gives us everything to invest in the first place, He has promised He'll bless our efforts with eternal rewards, He does the majority of the work, and the rate of return on our investments is incomprehensible.
- What a blessing that God has entrusted us with this task, and what a blessing that He gives us His Spirit to guide us along the way.

Let's pray.

Our Father in heaven, thank You for Your faithfulness. Thank You for blessing our meager attempts at holiness, for giving us promises we don't deserve and for paying us spiritual riches we could never afford. Please use Your Spirit to guide and lead us into investment opportunities where we can touch others for You. In Jesus' name we pray, Amen.

You are dismissed.