

November 9, 2008

Investing in the Future

James 4:13-5:12

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13 Come now, you who say, *"Today or tomorrow we will go to such and such a town and spend a year there, doing business and making money."* 14 Yet you do not even know what tomorrow will bring. What is your life? For you are a mist that appears for a little while and then vanishes. 15 Instead you ought to say, *"If the Lord wishes, we will live and do this or that."* 16 As it is, you boast in your arrogance; all such boasting is evil. 17

Anyone, then, who knows the right thing to do and fails to do it, commits sin."

(James 4:13-17)

For many weeks now we have been witnessing a profound shaking of the US and global economy. Virtually every sector and aspect of the economy has been impacted including housing, banking, the availability of loans and credit, the stock market, investment and retirement income, manufacturing, employment, wages, consumer confidence and spending. The present situation is the result not just of the usual cycles of our economy but also because of greed, corruption, unethical leadership, ineptitude, the lack of appropriate regulation, and poor policies. I confess while watching some of the rich and powerful tripping over themselves to say it wasn't their fault without seeming to express much in the way of remorse or restitution. I would have stood up and applauded if I heard someone say (and maybe they did and I didn't hear it), *"Since the company I am the CEO of has lost hundreds of millions of dollars, let go hundreds of workers, and our shareholders have lost untold amounts of money as our company stock plummeted, I am giving 15 million of my 16 million dollar annual compensation back to the company to help."* Instead I was reminded of the words of the prophet Micah 2:1-3,

"Woe to those who plan iniquity, to those who plot evil on their beds!

*At morning's light they carry it out **because it is in their power to do it.***

They covet fields and seize them, and houses, and take them. They defraud a man of his home, a fellowman of his inheritance. Therefore, the Lord says: "I am planning disaster against this people, from which you cannot save yourselves.

You will no longer walk proudly, for it will be a time of calamity."

In face of the current financial calamity, a good dose of humility and a return to more Christian values such as considering the common good, service to others, generosity toward those in need, frugality as far as our own wants rather than excessive consumption, avoiding the sins of greed, avarice, and unethical practices would be an

improvement along with any changes that are made in economic policy. As Americans try to meet their financial obligations, save more and watch their spending it is helpful to remember that as Christians our focus is on building up treasure in heaven and being rich toward the Lord. James 5:1-12 speaks out against unethical financial practices and reminds us of the importance of being good financial managers of God's resources and keeping them in proper perspective because they are temporary and fleeting. It also reminds us of the need to be patient.

"Come now, you rich people, weep and wail for the miseries that are coming to you. Your riches have rotted, and your clothes are moth-eaten. Your gold and silver have rusted, and their rust will be evidence against you, and it will eat your flesh like fire. You have laid up treasure for the last days. Listen! The wages of the laborers who mowed your fields, which you kept back by fraud, cry out, and the cries of the harvesters have reached the ears of the Lord of hosts. You have lived on the earth in luxury and in pleasure; you have fattened your hearts in a day of slaughter. You have condemned and murdered the righteous one, who does not resist you.

*Be **patient**, therefore, beloved, until the coming of the Lord. The farmer waits for the precious crop from the earth, being **patient** with it until it receives the early and the late rains. You also must be **patient**. Strengthen your hearts, for the coming of the Lord is near. Beloved, do not grumble against one another, so that you may not be judged. See, the Judge is standing at the doors! As an example of suffering and patience, beloved, take the prophets who spoke in the name of the Lord. Indeed we call blessed those who showed endurance. You have heard of the endurance of Job, and you have seen the purpose of the Lord, how the Lord is compassionate and merciful.*

Above all, my beloved, do not swear, either by heaven or by earth or by any other oath, but let your "Yes" be yes and your "No" be no, so that you may not fall under condemnation."

In the midst of all the bad economic news, I have been surprised by one thing. I used to think of the continent of Africa as being a place where there is great poverty and tremendous need. However, apparently I am mistaken about some countries because there seems to be a terrible epidemic that is striking down a host of multi-millionaires in Nigeria and the Ivory Coast. I get emails from their relatives almost daily wanting to give me their money.

Seriously, when it comes to our finances, panic, fear, and worry are never good investment strategies. Those who sold off investments during the worst week in the

history of the stock market October 6-11, missed out on the best day in the history of the stock market on October 13. Our faith reminds us that as believers we need not be as shaken or fearful in trying times as those who don't trust in God. We have to ask ourselves, do we trust in God more or less than we trust in money? **Psalm 112:4-9** is a good word encouragement in times like these: *"When darkness overtakes the godly, light will come bursting in. They are **generous**, compassionate, and righteous. All goes well for those who are **generous**, who lend freely and conduct their business fairly. Such people will not be overcome by evil circumstances. Those who are righteous will be long remembered.*

They do not fear bad news; they confidently trust the Lord to care for them.

They are confident and fearless and can face their foes triumphantly.

*They **give generously** to those in need.*

Their good deeds will never be forgotten. They will have influence and honor."

The Psalm describes the godly as generous, compassionate, and righteous – giving generously to those in need. A United Way campaign realized that they had not received a donation from a very successful businessman. They did a little research on him and discovered that he made a half million dollars a year and yet he did not give a penny to charity. So they sent a young man off to visit him. The young man told him what their research had revealed and asked if he would like to give something back to the community.

The businessman replied by saying, *"Did your research show that my mother is dying from a long illness and has medical bills several times her income?"*

The young man said, *"No. It didn't reveal that."*

"Did your research reveal that my brother is a disabled veteran? He's blind and confined to a wheelchair."

At this point the young man began to stammer and was looking for an exit. But the businessman went on and said, *"Did it reveal that my sister's husband died in a traffic accident and left her penniless with three children?"*

The young fellow was really squirming now but the businessman kept going,

"So, if I don't give any money to them, why should I give to you?"

Giving is a matter of the heart. In times like this it can seem like the pie we have to divide up is getting smaller all the time. We can also forget whose pie it is in the first place.

***(At this point in the sermon we showed a video clip about God's pie.** A man serves pie to all the expenses in his life – home, car 1, car 2, credit cards, fashion, hobbies, and a few crumbs for education. He is about to eat the last piece when he notices one more person at the table, God - the One who brought the pie.)

When it comes to our resources it is important for us to remember who brought the pie. Imagine two people sitting in church on Sunday morning. A commitment card regarding their financial support of the congregation is in each of their hands. Mort is sitting there thinking, *"How much of my money does the church need this year? How do I feel about how things are going at church these days? Times are tight, so can I really spare any more?"*

Next to Mort, Alma is thinking, *"God has blessed me in so many ways. How do I feel God is calling me to respond to those blessings?"*

Mort's focus is on the need of the church to receive. Alma's focus is on the need of the giver to give. Mort is giving as a member, thinking first about the need of the institution. Alma is giving as a disciple, thinking first about God's presence in her life and God's call to her to respond to that presence. What questions are you asking as you think about what you will give? Perhaps the best answer is a little of both: that we wish to give as a sign of our gratitude and commitment to Jesus as well as out of our loyalty and devotion to our church.

What we do with our money has a profound impact on our relationship with their Lord. If we grow in our giving, we will grow in our relationship with Jesus. As we seek to grow as disciples through the exercise of our stewardship there are six habits of biblical givers that we can identify. We are:

Intentional – we intentionally plan to give.

Regular – we follow a regular pattern of giving. One good way to give intentionally and regularly is to pay by check so that our giving is prepared before arriving at church. This also provides a record of giving and is more secure both for the giver and the church.

Generous – we are generous.

First – we give first of all we receive.

Proportional – we give in proportion to what they receive.

Cheerful – If we practice the first five values we will become cheerful in our giving. It truly is a joy to be able to give.

Randy Robison wrote, "As a "responsible" husband and father, I spend time laying up treasure on earth for medical bills, college and (hopefully, some day)

retirement. But those things will all pass away. My daughter's car will eventually break down and rust, but her spirit is eternal. My son's braces will give him a nice smile for a while, but what kind of man will he be when his teeth are falling out and his looks don't matter any more?

I have decided to not worry about the economy. Good or bad, **I can only have one response if I want to hold on to anything of value: invest in the things in which God has invested.**

You are worth what God paid for you. So is your spouse, your child and your neighbor. If you want to be rich, don't look to your bank account. It will fail you. Look to the people in your life and invest in them. Then you will be truly prosperous, no matter what the economy does. And unlike the wealth of this world, you can take it with you forever."

James tells us that our life is like a mist that appears for a little while and then vanishes. It is brief. What we do with our life and our resources however can have an eternal impact.

Jesus provided the best investment advice ever given when he 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)

The money, resources, time, energy we invest in the Lord's work in doing God's will is never wasted, it can never go down in value.

This week don't worry about the economy; just make good investments.

Deposit your time, resources, and love into someone's life in Jesus' name.

May God grant us wisdom and courage for the living of these days.

Prayer

"Father, forgive us for focusing on the temporary things of this earth. Help us to see the value in people that You see and bank treasure in heaven by investing in them."