## A CHRISTIAN'S GUIDE TO INVESTING

Investing for the Long Run

a sermon resource created by Geoff Kunselman



## Scripture: 1 Timothy 6:19

One of the definitions of perspective is "the art of drawing solid objects on a two-dimensional surface so as to give the impression of their height, width, depth, and position in relation to each other when viewed from a particular point."

We all have seen drawings by children where the figures are out of sync with other parts of the picture. Perhaps the family members in the child's drawing are considerably larger than their house, or their family dog is as long as several people standing together. (Note to preachers: drawings from children on a video screen here would be very helpful.)

Another definition of perspective is "the capacity to view things in their true relations or relative importance." Perspective is knowing what matters most.

In concluding his thoughts about money, Paul wrote of living with perspective – specifically, living with and from the perspective of eternity. After instructing his readers to be rich in good deeds and generous and willing to share, he connects this way of living here on earth to the life to come. He tells us, "In this way, they will lay up treasure for themselves as a firm foundation for the coming age so that they may take hold of the life that is truly life." I really like the verse paraphrase in The Living Bible: "By doing this they will be storing up real treasure for themselves in heaven – it is the only safe investment for eternity! And they will be living a fruitful Christian life down here as well" (1 Timothy 6:19).

In various ways, people have tried to put this life in perspective of eternity. We talk about someone here living a long life if he or she reaches age 90 or even 100. Yet, in comparison to eternity, what is 90 or 100 years? Some have compared this life to a single grain of sand in comparison to eternity being a beach of sand.

Thus, it would seem that nearly everyone, and for sure everyone who believes in Jesus Christ, would have a proper perspective regarding the temporal nature of this life compared with matters of eternity. However, this is not always the case. Furthermore, even theoretically acknowledging that eternity outweighs the temporal things of this life does not always translate into action.

A challenge to living with an eternal perspective is we cannot see and touch eternity. We see this life, we live in this life, and we know this life. That being the case, it is easy to have a disproportionate view of this life. When this happens, our lives become like children's drawings in which people are bigger than their houses. We can make the temporary affairs and accumulations bigger than eternity.

Furthermore, embracing an eternal perspective requires faith. After all, we can see what is here on earth but not eternity. To live with an eternal perspective is contingent upon believing that there is life beyond our earthly life. It is no big deal to believe such as long as it doesn't mess with our current lives. However, it requires more, maybe everything, to buy into the perspective of eternity as the primary shaper in how we live.

That is precisely where Paul is focusing his message. He challenges the rich to be generous (freely and happily giving) by being rich in good deeds and generous so that they might lay up for themselves treasures beyond this life. This was not just Paul's idea. Jesus said the same thing when he instructed us, *"Do not lay up for yourselves treasures on earth . . . but lay up for yourselves treasures in heaven"* (Matthew 6:19-20). A.W. Tozer would take these ideas and build on them when he wrote in The Transmutation of Wealth, "Any temporal possession can be turned into everlasting wealth."

The frequently used acronym for investing is ROI (return on investment). If I invest this amount of money, how much will I gain? The words of Paul and Jesus speak of an EROI (eternal return on investment). A friend who was quite astute in making investments was approached about investing in constructing a large sanctuary for a growing and community-changing church in a place with few financial resources. He gave a significant amount. As he later said, "It was a no-brainer to think for that amount of money you could reach so many more people with the gospel." He was thinking of EROI, the eternal return on his investment.

Many of us have some type of investment account. Monthly reports detail where your funds are invested and if it has had positive or negative returns. Imagine with me today that you also have an EIA (eternal investment account). Imagine that you received a statement of eternal investments in your mailbox tomorrow. This statement would list the eternal investments of your life...yourself, your time, your treasures.

However, different from the usual investment statements, you would not find the return on your eternal investment account because we do not fully know how those investments have produced and grown. But God does.

One of C.T. Studd's quotes about investing this life for eternal purposes has stayed with me:

"Only one life 'twill soon be past.

Only what's done for Christ will last."

Randy Alcorn writes in his book Money, Possessions and Eternity: "When a good friend discovered she had only a short time to live, she told me of her radical changes in perspective. 'The most striking thing that's happened,' she said, 'is that I find myself totally uninterested in all the conversations about material things. Things used to matter to me, but now I find my thoughts are never on possessions but always on Christ and people. I consider it a privilege that I can live each day knowing that I will die soon. What a difference it makes."

## It's perspective.

David Ackerman's New Beacon Bible Commentary calls Paul's words "so that they may take hold of the life that is truly life" a concluding purpose clause. Ackerman comments that "The implied comparison is between the so-called pleasant life of riches in this world and the true life that lasts for eternity. This new life begins now in Christ and will outlast death."

I had been the pastor of a church for a couple of months when we had a previously scheduled "revival." • This was not an organic spiritual awakening. Instead, it was a scheduled series of church services for a week that included bringing in a guest preacher and a guest music director, commonly known as a "song evangelist." On the second day, the music director was present. He happened to stop by a jewelry store in a mall where he and the sales lady had a conversation. He invited her to church. Sure enough, she and a gentleman friend came that night, then returned to every service and came forward to pray, seeking

God's grace in their lives. The gentleman owned his own heavy equipment moving business. He drove a very nice automobile. They continued to come to church each week.

Some men in the church had scheduled an out-of-country two-week missions trip. Almost immediately after this couple came, the missions trip leader started to invite, and then, in my opinion, "found" this new man to come with us on this trip. I could tell the man was hesitant. I told the mission trip leader that he need not compel the man to come. The missions leader looked past my suggestion, eventually convincing the gentleman to sign up.

So, off we went. It was an eight-hour flight. It was hot, and for better or worse, the outside shower was cold. We had been there several days when we were preparing to go to another site in an old VW van, which had already been rather temperamental. But we all squeezed in.

I looked at this man and asked, "How are you doing?" He replied, "Pastor, if a year ago someone had told me I would be riding around a foreign country crammed in the back of a VW van on a church trip, I would have told them they were crazy. Then he paused and smiled and continued, "BUT....I'm having the time of my life." He had found "the life that is truly life."

- So, how is your EROI account?
- As you look at it, what deposits are there?
- Are you living and investing with a temporal or an eternal perspective?
- Are you actively and intentionally investing in what will last forever and in people who will live forever?
- Are you investing in returns that will enrich you forever?

In David Bryant's book In the Gap, he asked the question, "Who wouldn't like to end each day, putting our heads on our pillows, confidently saying, 'I know this day my life has counted strategically for Christ's global cause, especially for those currently beyond the reach of the gospel'?" (13).

Tony Evans summarizes this well: "Jesus calls us to make choices that only make sense in light of eternity."

This is "the life that is truly life."

Questions:

- Is your life being lived with an eternal perspective? How so?
- How is your life being invested for eternity?
- What eternal investments are you making?
- What temporal expenditures could become eternal investments?
- What temporal investments could become eternal investments?
- What choices are you making that are held in light of eternity?