

Making Change, Part Four

Tomorrow Matters

Proverbs 21:20; 6:6-8; Matthew 25:14-30

1. Two Ways to Make Money:

* People Making Money

* Money Making Money

- *Matthew 25:16*

2. Biblical Investing Principles:

* Never Invest in Things You Don't Understand

- *Proverbs 24:3-4*

* Never Put All Your Eggs in One Basket

- *Ecclesiastes 11:2*

* Don't Try to Get Rich Quick

- *Timothy 6:9; Proverbs 13:11*

Money + Consistency + Time = Wealth

3. Invest in Eternity

- *Luke 16:9*

love.learn.live.

westvalleychurch.com

West Valley Church
Michael W. O'Neill
2/24/19

Making Change¹ Part Four: Tomorrow Matters

I am incredibly thankful for all that God has been doing in the last few weeks in this message series called "Making Change." Let's be honest, so many of us need to make some significant changes when it comes to our finances. We're sick and tired of struggling, and the good news is that God has powerful, practical life changing truth for us. We've been applying four big thoughts over the last four weeks into our lives in order to make changes. I want to review the big four before we finish up today.

In the first message, what did we talk about? "Less is More." You'll remember that...

"Better is one handful with tranquility than two handfuls with toil and chasing after the wind." (Ecclesiastes 4:6)

Then we missed a Sunday because of the snow storm, so last week we looked at two of the messages: what was the next one? "Financial Stress is Bad." We talked about how vital it is to make a plan and get out of debt, so that we have more freedom to experience the next one: "Giving is Good." Remember, "It's more blessed to give than it is to receive. Giving is good! So we talked about being willing to trust God with the tithe, plan your generosity, and start being generous today; don't wait until you are out of debt or until you think you have enough money, because God will bless you when you give, and he is ready to start doing that today.

Today we're going to talk about tomorrow. Now, if I was talking about today tomorrow, today would be yesterday. And if I was talking about tomorrow, tomorrow it would be today. But today I want to talk about tomorrow, and how tomorrow matters.

I'm not sure if you know this, but I'm an adjunct professor for Northwest Nazarene University; I teach a couple of classes a year in the online Bachelors of Christian Ministry degree program. During an online discussion, a couple of the students one time asked a question that I thought was really important. Someone asked, "What are some of the biggest challenges you see in our generation?" They're asking me, the old guy, what the big challenges are that I see in the emerging generation. You can read a lot of articles saying a lot of bad stuff about millennials. I happen to be one that is very optimistic about the emerging generation. That's part of the reason I teach them in college. I see so many things that are so exciting to me that just give me great faith in our future. So there are several issues they face, but there's one issue that's kind of concerning, and it's not just for the millennials, it has really permeated all generations; it's just native to the younger generation, and that is they

¹ Utilizing a series by Craig Groeschel, Life Church: *Making Change*.

have been so conditioned to instant gratification that it's really difficult to think about the future.

All of us have been spoiled with the now, "I want it now, gotta have it now", and especially the emerging generation because you had everything so rapidly poured into your life. But we're *all* that way today, even in the simple things. For example, if I'm streaming a video on Netflix I don't want it to buffer, I want it now. If I'm watching my favorite show, guess what, I don't want to wait until next week for my show to come on. I want it to roll immediately into my next show. I want it now. If I'm ordering something on my phone on Amazon, I want free shipping and I want it in two days. It would be better if it'd be here now.

When it comes to handling delayed gratification, we're a lot like these kids in this experiment:

Play video -- https://youtu.be/QX_oy9614HQ

We've been so conditioned to want things now that it's really difficult for so many people to actually think about tomorrow; we want that marshmallow today! We see this in a lot of places in our lives; in our relationships, in the way we take care of our bodies or don't take care of our bodies, but maybe one of the most obvious places we see this "today" centered mindset is when it comes to our finances, when it comes to money. In fact, according to an article I read on CNN, 76% of Americans are living paycheck to paycheck. 76%. If you're sitting with four people on your row, that means three of them, if they lost their job today wouldn't make rent in the upcoming month. Three out of four people living paycheck to paycheck.

I just want to say for a moment that I do understand that for some people there's a good reason that it's difficult to even do that. I know that in this room there are single parents raising three or four kids. Maybe they've got a college degree and no one's hiring in their field and they're in a job that doesn't pay very much and they're actually doing pretty good just to put food on the table. I don't want to heap guilt on anyone who's really working hard, sometimes two jobs. There are a lot of people like that. But let's be really honest: the vast majority of those 76% of people, the vast majority of people *do not have to live that way*. The problem is we have a "today-centered" mindset and we're not actually being wise. I want to speak into that today because (what?) tomorrow matters.

When we recognize that tomorrow matters it will change the way we live today. When we recognize that tomorrow matters it will change the way we handle money today. When we recognize tomorrow matters it'll change the way we live today. In fact, let me show you a couple of verses and then tell you one parable that really illustrates the principle that tomorrow matters. Proverbs 21, verse 20 says this:

"The wise have wealth and luxury, but fools spend whatever they get."
(Proverbs 21:20, nlt)

In the Hebrew language, do you know how that's literally translated? It says this, in the Hebrew language it means they live paycheck to paycheck. Not really, I just made that up, but work with me. Okay? They spend everything that they get. The

wise have some; the fools spend it all. Then in Proverbs 6, verses 6 through 8, this verse kind of makes me laugh. It's almost like Solomon is being a little bit of a smart Alec. He's got a little edge to him. Here's what he says – he says:

“Take a lesson from the ants, you lazybones. Learn from their ways and become wise! Though they have no prince or governor or ruler to make them work they labor hard all summer, gathering food for the winter.”
(Proverbs 6:6-8, nlt)

The ant knows that winter is coming. The ant knows that tomorrow is coming. The ant knows that tomorrow matters.

I also want to talk about a parable that's found in Matthew 25. This is a well-known parable, but I don't think a lot of us think through exactly what Jesus said at the end of this parable. It's known as the parable of the talents. A talent is actually a measure of money. Some versions would say this master gave out five bags of gold to one guy, two bags of gold to another and one bag of gold to another. Whatever it is it's a measurement of money. This guy got five, two and one, and then the master went away. When he came back, the one with five bags multiplied the money by investing it wisely. The guy with two bags multiplied the money by investing it wisely. The guy with one bag though buried it, didn't do anything with it, didn't have any concern for tomorrow, played it safe and just put it aside. What did the master say? The master said, “Take that bag of gold from the one and give it to someone else.”

Here's what the master said, Jesus said in that passage: “Whoever is faithful with a little will be blessed with more”. What was faithfulness according to Jesus? Those who multiplied what they had. Whoever is faithful with a little will be blessed with more. Now, don't miss this. Then the master said to the guy that only had one, that lost his one, do you know what he called him? He called him a wicked and lazy servant. Now, not just lazy, but wicked, wicked. You didn't think about tomorrow. You weren't wise with what I trusted you with. You're not only a lazybones like the Proverb said, but you're wicked. *The faithful ones multiply what they have and can be trusted with more.*

I want to talk about something when it comes to money, that some of you might say you can't believe we're talking about this in church. But if it's important to Jesus, I think it should be important to us in church to make sure we grow in what God trusts to us. Let's talk about it today.

I want to first give you...

1. Two ways to make money.

The first is obvious. The second is not as obvious to some. How can you make money? The first way is:

***people* making money**

...and this is the way we typically do it. You have abilities, you have skills, you go to work, you work 40 hours a week or you work 60 hours a week or whatever, and

then every two weeks or every whenever you get paid for your work, people making money.

The second way to make money is actually putting your money to work, and that is your...

money making money

This is something that some people never, ever think about. In fact, this is exactly what happened in the parable I told you about in Matthew 25, verse 16. Jesus essentially said the two guys put their money to work and their money made money. This is what he said, "The man who received five bags of gold, went at once" and "He put his money to work and gained five bags more". When God trusts you with something you have a choice of what you can do with it. It's true for everything, but today we are talking specifically about money. What you *could* do is what many people do, and that is they spend all they have. When you spend all you have, then it's gone.

On the other hand you can spend some, you can give some, and perhaps you can invest some. If you invest wisely you might actually multiply what you have, and then you have more. God may look at that and say, you've been faithful, I can trust you with even more than that. How do you do that? You can work for money and you can put your money to work and have it make money as well. What we're talking about is how to maximize what we have today in order to change tomorrow. When we realize that tomorrow matters it'll change what we do with resources today.

I'm a pastor – I can't give you specific investment advice – I'm not your guy, believe me. There are people in our church who can do that. But I can actually show you some...

2. Biblical investing principles

...that apply broadly, that are kind of principles we all need to apply when investing. That's what I want to do today, give you three thoughts from scripture that I believe are really important. The first one is this, investing principle number one, we need to remember...

Never invest in things you don't understand

Don't invest in things you don't understand. Proverbs 24, verses 3 and 4 says:

"By wisdom a house is built, and through understanding is established.
Through knowledge its rooms are filled with rare and beautiful treasures."
(Proverbs 24:3-4, niv)

In other words, if you want to build a house, you need wisdom. If you want to build your wealth, you need wisdom. If you want to build anything, we want wisdom and understanding. We want to understand before we invest in anything. Seek out

people who do understand, or even hire someone to help you navigate it. But if you don't understand, don't invest!

The second principle, if you're taking notes, is this:

Never put all your *eggs* in one *basket*

Did you know that your grandma said that and the Bible says it too? Grandma is pretty smart. Thanks nanna. She knew what she was saying. This is what Ecclesiastes says, Ecclesiastes 11:2. The Bible says (let's read it together):

“But divide your investments among many places, for you do not know what risks might lie ahead.” (Ecclesiastes 11:2, nlt)

Sounds to me like the Bible is telling us we're going to diversify, to spread out our investments over time and among several different things.

Investing is a little bit like...it's a little bit like manure. That's right, manure. If you put a bunch of manure in one place, what happens? It's stinky, it smells bad. If you spread it out in the field, what happens? It's actually like fertilizer and it makes things grow. If you put too many eggs in one basket it's like manure, it's going to stink over time.

What do we know? We're not going to invest in things that we don't understand. If we don't understand it, we're not investing in it. We're not going to put all our investments in one place.

The third thing, and I'm going to spend a little more time here because this is what we need, and honestly this is what I need. The third principle from Scripture is this; the Bible teaches us this:

Don't try to get *rich quick*

Don't try to get rich quick. This is one of the biggest dangers that so many of us have. It goes back to that delayed gratification thing. Paul was discipling young Timothy and he told him this in 1st Timothy, 6:9. He said:

“Those who want to get rich fall into temptation and a trap and into many foolish and harmful desires that plunge people into ruin and destruction.” (1 Timothy 6:9, niv)

What happens? When you get greedy, you're not objective. When you're self-centered and you just want it all now (and that's where so many people are), you don't make wise decisions and you end up falling into a trap. You're really vulnerable to the evil one to lure you off of the path of pursuing Christ. We wrongly pursue only money and then we get ourselves in really, really big trouble.

Too often when it comes to investments, we tend to be sprinters. What we have to remember is we're not sprinting investors, we're marathon investors. We're not in this for the quick hit. We're thinking long term. This is actually very Scriptural too. In fact the Bible says in Proverbs 13:11 that:

“Dishonest money dwindles away, but whoever gathers money little by little makes it grow.” (Proverbs 13:11, niv)

Little by little, little by little. Little by little makes it grow.

In fact, if you'll look in your notes I put down just kind of a little formula that is pretty much guaranteed over time. If you want to create wealth, you want to be faithful. Let me tell you what, *wealth is not bad when you use it to do good things*. Right? Let me say it again. Wealth is not bad when you use it to do good things. It's really tragic that in our country today people hate wealthy people. Listen, it's a lot easier to do good when you have something to do good *with* then when you don't have anything to do good with. Here's the little formula.

Money + consistency + time = wealth

Money plus consistency plus time equals wealth. If we put a little bit aside, we invest a little bit consistently over time in even a marginal investment, just a decent one, money plus consistency plus time equals wealth. John Wesley, a great theologian and world changer said, “Earn all you can, give all you can, save all you can.”

See, the reason all this is so important is because it goes back to what we said last week: Giving is Good. Giving is so very good for you, and good for God's Kingdom as you give. You can do so much if you have something to give. That's why you want to start practicing giving today, not waiting until you think you are rich enough to do so, not even waiting until you are out of debt. Start giving today. Then be smart because tomorrow matters. The wiser you are today with what God has given you, then you will be able to give even more tomorrow!

Because here's the deal: when you think of investing, even when you think of long term investments, you need to think longer than that. Yes, you are investing so you are taken care of in the future. Yes, you are investing so your children are helped when you are gone. Yes, especially, you are investing so you can make more money so you can give even more away. But it's not just that; your giving is also an investment; you need to think long term investments in ways that...

3. Invest in eternity

God wants us to use some money in ways that will share the Good News here in West Valley and around the world. We invest in eternity every time we use money to bring others to Jesus.

When you tithe and give offerings to West Valley Church, that's an investment in eternity, not only supporting our ministries here, but every year we give over \$100,000 toward missions locally, regionally, and globally. When you give special offerings for missions or for projects or for that community center and church in Victoria, Guyana, you invest in eternity. When you save to go on a mission trip, that's an investment in eternity. When you help others go on a mission trip, that's an investment in eternity, too.

This also includes using your money to encourage your friends to trust in Jesus. Luke 16:9 says:

“Use your worldly resources to benefit others and make friends. Then, when your earthly possessions are gone, they will welcome you to an eternal home.” (Luke 16:9, nlt)

Imagine when you die and get to heaven, you will encounter friends who say, “Thank you for investing in me. I’m in heaven because of you! I’m not your friend for life; I’m your friend for eternity. I’m in heaven because you cared enough. You bought me a Bible. You helped me when I didn’t know how I was going to pay my bills or get groceries. You gave me a book that pointed me to Jesus.”

Others will say, “You spent your money to help spread the Good News to my village in Victoria, Guyana, even though you’d never seen us before. Because you gave, I became a follower of Christ. I’m in heaven because of you!”

Helping others find Jesus is the highest use of your money. How will you invest in eternity? Will you give a tithe of what you make to support West Valley Church, and missions from here to around the world? Will you give to missions and in special offerings? Will you go on a mission trip or provide funds so someone else can go on a mission trip? Will you give so that your friends or total strangers will hear about Jesus?”²

We don't have to be like rocket scientists. Some people teach a real simple principle. 10, 10, 80. What do we do? We're blessed with 100%. The first 10% we give to God. Then we put 10% aside. We're either saving it or we're investing it over time. Then the other 80% we live off of ourselves.

We need to learn to live off less, because “less is more.” We need to get out of debt, because “stress is bad,” we are going to give, and get out of debt so we can give even more yet, because giving is good, giving is good, giving is good. And finally, with that all in mind, we’re going to learn to be smart with money because “tomorrow matters!” so we can invest in eternity.

As your pastor, let me tell you what I want for you. I hope every single one of you become incredible investors. Don't think for a moment I'm just talking money. The best investment Jesus made was in some men and some women who ended up giving their lives for the cause of Christ. We are here today because of the relational investment he made in them.

My prayer for you is that you become an incredible investor, that you get rich in every way. I pray that you invest in your marriage and you are rich with the blessings of intimacy in your marriage. I pray you invest in your children and you are blessed in overwhelming ways with the rich relationship with Jesus-following kids that go into serving God with all that they do. I pray you invest in your friendships and small group so you're rich in spiritual community, friends who would lay down their life for you as you would for them. I pray you invest in your

² <https://pastorrick.com/invest-in-eternity-through-your-giving/>

church and suddenly you realize you don't just go to church but you *are* the church, and as you pour your gifts and your resources into West Valley Church you recognize our church is making a difference all over the world.

I pray that you would also steward wisely your resources, recognizing that less is more, stress is bad, giving is good and tomorrow matters, and one day you wake up and realize "I never thought I could be this blessed." When you are that blessed you recognize it is from God and it is not all for yourself, you will enjoy some of it and use much of it to be a blessing in this world. Why? Because it is truly more blessed to give than it is to receive. If you're hurting today, recognize years from now, today will only be a memory. If you recognize that tomorrow matters it will change what you do today.

Father, I pray that your Holy Spirit would speak life into us, encourage us God that the truth from your word would transform us, lead us to make changes in our life that we could glorify you with what you trust to us.

I want to ask a little broader question as we wrap up this message series. We've talked about a lot; less is more, the simplicity. We've talked about getting out of debt. We've talked about generosity. Today we've talked about investing. I want to ask a big question and hope you'll take it seriously. If God is showing you something (it could be very specific in any one of these areas) and you are thinking, "I really want the power of the Holy Spirit to make a change in me. I want to be different", listen, if you apply what God is showing you today, years and years from now you can be significantly different.

If God is ministering to you, showing you something, say "Yes I want to apply it." It's not going to be over night. It's not going to be tomorrow. You can't run a marathon after training one day. It may take some time, but you recognize, "God, I want to do today what will honor you and make a difference in the years to come. God, as you're showing me something I want to be faithful to respond and be obedient to what you're showing to me". If that's you, would you lift up your hand right now? Say "Yes, God is showing me something to do in my life."

God I thank you today that you're speaking, God, that every time we come into your presence, God, you minister to us. Your word is living and active and God we come ready to give every single week, ready to use our gifts, ready to worship you and believing, God, you have something to say to every single one of us. God, lead us step by step. Help us to recognize that tomorrow matters and because we know that tomorrow matters, God, empower us to change today. Give us wisdom, God. For those who are hurting significantly, even financially today, I pray that years from now it would be a memory and they would look back and say, "See how God was faithful? See how he began to heal and to change me? See how he miraculously provided?"

God we trust you. Empower us. Lead us to follow your principles that we could honor you with what you trust us with. Now God we pray that we would be faithful

with whatever you give us today, and God as we're faithful you'd trust us with even more, not just for us but to use it for you and to use it to impact others.”

Amen.