

# The Best Investment Advice

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[ 0 : 00 ] Well, the South African National Lottery, I checked, it's standing at about 66 million rand at the moment. Now, of course, I don't really advise that you play the lottery.

You have more chance, apparently, of being hit by an asteroid than winning the lottery. But if you did and you won it, I want you to think for a second what you would do with that money. 66 million rand.

What would you do with that amount of money? I wonder if you've ever done the thought experiment. Now, most people would certainly start buying some of the toys they've always wanted, some fancy cars, maybe a boat or two.

You'd probably want to go on a holiday, a nice long holiday, quit your job, you don't really need to work anymore. And then after that, most people would wisely invest a lot of that money so that they can set themselves up for a very comfortable retirement.

I wonder what you would do with 66 million rand. But now let me ask you this. How would that plan change if I told you that I knew for certain that before the end of this year, a global nuclear war was going to start?

[ 1 : 23 ] That I had certain facts that Russia was planning to launch a nuclear war against the West and America was going to respond and China and North Korea and India and Iran were all going to get involved and nuclear bombs were going to be flying everywhere and it was going to be the Holocaust that we've always feared.

How would that change how you plan to spend that 66 million rand that you've just won? Well, I hope it would change it.

I hope you would do something else with it. In fact, I looked up on the internet how to prepare for a nuclear war and the best results I got were from the Ukrainian tourism website.

And it said this. To prepare for a nuclear war, you should get respirators capable of filtering radioactive dust. You should invest in some lead-lined radiation clothing.

You should get a large supply of potassium iodide, which will help your body to cope with radiation poisoning. You should ideally have access to a bunker for when the bombs go off, radio communication devices when all the cell phone networks collapse, and a large storage of non-perishable food.

[ 2 : 37 ] You see, if you knew that a nuclear war was going to happen before the end of this year and you had 66 million rand, that's the kind of thing you would probably invest in for yourself and your loved ones, isn't it?

Build a big bunker. Get the right clothing. Get the right medicines. Get a stockpile of food. My point is that you would use your money very differently in the present if you had certain knowledge about the future.

The way we spend our money and what we have in the present is determined by what we think the future holds. And the same is true with what we know about the future as Christians because we have certain knowledge about the future.

If we believe what God has said in this word, if we really believe what God has revealed to us about the future of this world, it will be seen in how we use what we have now.

That's how you can really tell if you believe this. Not by the songs you sing, but by how you use the resources you have.

[ 3 : 52 ] Especially how you spend the money that you have. How you spend the money that you have.

The way we use our money is actually an indicator of what we really believe about the future. And that is Paul's point right at the end of this letter.

1 Timothy. I invite you to open in 1 Timothy 6. And this is the topic that he ends with. The topic of how to use money in this age.

Now, it's surprising that he ends like this because it seemed that the passage we read last week was the perfect way to end. Do you remember that from last week?

The end of that passage seemed the perfect way to close the letter. I'll read it to you again. I'll remind you what he said. Now, this is from 1 Timothy 6 from verse 13.

[ 4 : 46 ] Listen to these great closing words. In the presence of God who gives life to all and of Christ Jesus who gave a good confession before Pontius Pilate, I charge you to keep this command without fault or failure until the appearing of our Lord Jesus Christ.

God will bring this about in his own time. He is the blessed and only sovereign, the King of kings and the Lord of lords who alone is immortal and who lives in inapproachable light whom no one has seen or can see to him be honor and eternal power.

Amen. Now, that seems a perfect way to end this letter, doesn't it? With this great vision of the future. The imminent return of Jesus Christ to whom God has given all power and authority as we've just reminded ourselves in the Apostles' Creed who is coming back to judge the living and the dead and the end of this age that God is now certainly going to bring about.

That is the perfect ending to his letter. But that's not how he ends. He carries on. Because I kind of can picture him with his quill over this parchment as he's just written these words that I've read now going, Yeah, but there's one thing.

One more thing I have to say to them. One last thing to say. In light of this great future that he's outlined, he says, but I have to tell the rich something.

[ 6 : 17 ] In light of this. It's a word to the rich. In light of what we know about the future, Paul says, now we need to make sure we use our money and especially those with lots of it need to make sure that they use their money in a profoundly different way to the rest of the world.

That's what he actually goes on now to say. How rich Christians are to use their money in a profoundly different way to the rest of the world. Verse 17.

Instruct those who are rich. And so we're going to look at what he instructs rich Christians to do with their money.

Now, before you switch off and go, well, obviously that doesn't apply to me. Before you think that a passage about what rich Christians should do doesn't apply to you, it's worth remembering something.

That if you have food in your fridge right now and if you chose the clothes that you're going to wear this morning, you are actually richer than a majority of people who have ever lived on this planet.

[ 7 : 27 ] If you have savings, you are considered rich. You have more than most people. And if you have savings, if you have money over and above what you need, you need to listen to this passage as well.

Because these principles apply to anyone who has extra money and a choice of how to use it. Which would actually be most of us. Even if you don't consider yourself rich, even if you don't consider that you've got a lot of money, you have more than you need.

Most of us do. And so we need to know how to use it as Christians. And there are specific ways God wants us to use it. So let's see what they are. Now, this passage addresses two things that we're going to look at this morning.

First of all, how God's people are not meant to use money. And we're going to look at that first before we look at the second point, how God's people are meant to use money.

So firstly, how God's people are not meant to use money. We can see that from verse 17. Instruct those who are rich in the present age not to be arrogant or to set their hope on the uncertainty of wealth, but on God who richly provides us with all things to enjoy.

[ 8 : 46 ] Okay, so the first instruction to those with money is not to be arrogant or haughty in another translation. Literally, that word is to be high-minded. You're not intended to think highly of yourself because of the money you have.

Now, you might think as a Christian, I don't do that. Yeah, I've got money, but I don't think highly of myself. I don't base my identity on it. But the moment you think you deserve the money you have more than someone who doesn't have that money, that's exactly what you're doing.

The moment you think that you deserve to be rich, you're rich because you've worked harder than those who aren't. Or you're rich because you're smarter and you've taken opportunities better.

Or you're rich because you've sacrificed more time studying and working towards this. The moment you think you are rich because you've done something to deserve it more than someone who isn't rich, that is high-mindedness.

And it is arrogant. Especially when you consider how hard some poor people work. Think in our country. Now, a lot of poor people don't work hard and that's why they're poor, but a lot of poor people who just have had no say in their circumstances that they've been brought up in work really hard.

[10:14] You think of the mother of five children whose husband has left her and gets up at three in the morning to go and clean someone else's house and labors all day and gets home after dark just to make ends meet.

And you want to say you work harder than her because you've got more money than her. That's arrogant. You think of how many intelligent people who are more intelligent than you but they've just never had opportunities that you've had because of the situation or the country they were brought up in.

Only the arrogant can see themselves as more deserving of being rich than people who aren't rich. But that is how the world thinks, you see. That is how the world...

The world's way is... You define yourself and you define people by how much money they have. They're the more deserving people. The more money they have, they're more deserving of safety and security and respect than the people who don't have money.

That's how the world thinks. They evaluate people's importance by the amount of money they have. But that is not how God's people are to think. That's not how they're to see money, not as a status symbol.

[11:36] But another way the world thinks about money as we read on is that people in the world put their hopes in money. Look at verse 17 again. Instruct those who are rich in the present age not to be arrogant or to set their hope on the uncertainty of wealth.

People put their hope in money. What are you hoping to get from money? Everybody hopes money is going to give them something.

People work every day, go to work to get money. People, we're programmed in this world to make sure we get money, but what are you hoping that money is going to give you?

Well, there's two ways, I think, that people put their hopes in money. Firstly, they put their hope for security in their money. They believe that the more money you have, the more safe you can be. Because this world is a dangerous place. And so to kind of hedge ourselves against the dangers of the world, we think money can do that. Money can give us security. Money can lay us up for the future better.

[12:47] Money can give us a future that is less uncertain. That's what we think. Money is the way to security. But it's then that we need to remember the parable of the rich fool, the rich idiot that Jesus tells in Luke 12.

Do you remember it? Well, let me remind you. In Luke 12, Jesus tells the parable of the rich idiot. And it's about a man who got rich, not because he was particularly intelligent or worked harder than everyone else, but he was fortunate.

He got rich and he was very happy with his wealth and he reacted by saying, I read from Luke 12, 19 in the parable, I'll say to myself, you have many goods stored up for many years.

Take it easy. Eat, drink, and enjoy yourself. This man thought that his money meant security for the future.

Listen to the next verse. But God said to him, you fool, this very night your life is demanded of you. And the things you have prepared, whose will they be?

[14:04] See, the point that Jesus is making is that more money does not mean more security. More money does not make your life more secure.

Only God can do that. God determines how secure you are. God determines how safe you are. God determines whether accidents or sicknesses will happen to you and are not your money. And so, that's why we're not to put our hopes for security and money.

But secondly, people generally hope for another thing that their money will give them and that is happiness. People put their hopes for happiness in their money.

Don't they? Aren't we all guilty of that to a certain extent? Thinking, well, if I just buy this thing I will be happier? If I just have a little bit more money, a higher salary, I'll be happier?

Don't we naturally think that? Now, of course, we know the old adage money can't buy happiness. But many people actually disagree with that. I just came across this meme the other day.

[ 15 : 11 ] Money can't buy you happiness, but it can buy you a jet ski. And have you ever seen anyone sad on a jet ski? I mean, that's a good point. The more money you have, the more stuff you can get.

The more stuff you can get, the more comfortable you can be. The more money you have, the less you have to actually stress and worry about making ends meet every month. So, if you're just thinking about this age, you have every reason to believe money can buy you happiness and comfort.

And yet, unlike the world thinks, Christians are told to think differently. Christians are told not to pin their hopes, including their hopes for happiness, on money.

money. Why? Surely, if I had a jet ski, I'd be happier than I am now. Well, the reason, and Paul goes on in 1 Timothy to tell us the reason why we don't have to pin our hopes for happiness and security on money, and that is because we have something better on which to pin our hopes for security and happiness.

We have God Himself. Look at the end of verse 17. But on God, that's who we should pin our hopes on, who richly provides us with all things to enjoy.

[ 16 : 42 ] We have God. We have access to God. As Christians, we don't realize what a privilege that is, that through the cross, through Jesus, coming to earth to open the way between God and sinful humanity, by dying on the cross, by taking the sins of His people on Himself and bringing people into a real relationship with their Creator, which is what He came to this earth to achieve.

When you come through faith in Christ into a real relationship with God, God, then you start to realize, as you grow in that relationship, you start to realize that Him and not money, God, not money, is the source of your security.

God, and not money, is the source of your happiness. happiness. If you haven't realized that yet, you haven't truly believed the gospel yet, that is what Jesus wants you to realize.

That is what He died so that you can experience a relationship, a real relationship with God, who is your true source of security and happiness, and that He provides everything for you to enjoy.

Literally, He provides everything for our enjoyment. Do you believe that? Do you believe that God provides everything for your enjoyment?

[ 18 : 18 ] Do you feel that way? Do you believe that God gives you all you need to have enjoyment? That right now you have everything you need to have enjoyment? Do you believe that?

If you're a Christian? Well, you don't the moment you think you still need something else to really enjoy this life. Which is exactly what the world programs you to think.

No, no, no, you still need this thing. You still need the iPhone 7. I don't know what the latest one is. You still need this to be truly happy, to really enjoy this life. Until you have this thing, you won't be happy.

If you think that as a Christian, you don't believe this verse that God gives you everything for your enjoyment. And so this verse where it says that, where it says here that in verse 17, God provides us with everything for our enjoyment.

That's not saying, lots of people misread it, they think it's saying God gives the rich people money so that they can enjoy it. No, that's not what it's saying. It's actually saying God is the ultimate source of all our enjoyment irrespective of the money we have.

[ 19 : 27 ] life. And it's when we get that, it's then that we can hold money much more loosely than people in the world hold money.

Because they need to hold it tightly. The people out there need to hold money tightly because they believe that that's their source of security and happiness. And they're not going to let it go. They have to hold it tightly.

We don't have to. Because that's not our source of security and happiness if we truly believe the gospel. We don't have to hold money tightly. We can hold it much more loosely.

And so, we can start to use it for what it's meant to be used for. It's a hard thing to do because the moment, you know, you hear the sermon and you read this passage and then you go, oh yeah, yeah, it's true.

I can actually, I can get rid of my money. But then two seconds later you get home and go, no, no, I need it. I need it for myself. Because, you know, I still need it for my own happiness and my own

security.

[ 20 : 29 ] And so, you need to listen to the sermon again. I'm telling you right now. Okay? Maybe in the next week or two, just find it and listen again to the recording because this is something we need to hear over and over again that we don't have to hold money as tightly as the world does and it's vital we get that.

It's vital we put our hopes for security and happiness in God, not our money because then we can hold it more loosely and we can start to use it as it's meant to be used and that is the next thing Paul instructs us how God's people are meant to use their money.

So let's look at that. How God's people are meant to use their money and now this is the point at which he gives us some very shrewd investment advice.

You looking for some investment advice? Well here it is. Now investment before I read it investment what does it mean to invest in something?

Well it means to basically spend money on something now that will give you a bigger return in the future. That's what an investment is. It's you spend money on buying stocks or buying property or buying Bitcoin or whatever it is that you invest in hoping that that thing will grow in value so that when you when you sell it later you'll get more money for it.

[ 21 : 52 ] That's what an investment is. Spending money now on something that is going to give you a bigger return in the future. Now worldly investment worldly investment only concerns the return that you're going to get in this age in this life.

That is the that is the the limit of their timeline when they're considering the return on investment. Worldly investment only considers return in this age it has a limited time horizon.

Christian investment is different. Christian investment is different because we have a much bigger time horizon and so we can actually make much better investments because we know the future.

God has given us in his word and through faith by his spirit he's opened our eyes to realize that there's a bigger time horizon and with a bigger time horizon we can actually make cleverer investments than even the most well trained investment banker can.

Did you know that? You if you're a Christian with whatever you have and it might not be much can make better investments than an investment banker who's been doing it his whole life because of what God has told you in his word.

[ 23 : 13 ] I once wanted to be an investment banker when I was studying at university I was studying business science and I studied economics and I was very interested in the investment world and investment banking and being able to shrewdly invest in stocks and financial instruments and currencies and I was very interested in that but it was at the same time that God saved me and showed me that there are much better things to invest in and Paul now tells us in verse 18 and 19 what those things are so let's read it verse 18 and 19 instruct them to do what is good to be rich in good works to be generous and willing to share storing up treasure for themselves as a good foundation for the coming age so that they may take hold of what is truly life that's what

Christians invest in in other words we don't invest our money in what the world says is valuable we invest our money in what God says is valuable because those things they don't lose their value over time like the things of the world you know Jesus said exactly the same thing Jesus gave us exactly the same investment advice don't store up for yourself treasure on earth where moth and rust destroy treasures on earth what the world says is valuable whether it's stocks property bitcoin whatever will lose its value over time it's only short term the gains you can get from it but Jesus said store up for yourself treasure in heaven where moth and rust do not destroy and where thieves do not break in and steal things don't lose their value those are the things that God values so what are those things well Paul tells us what those treasures are what God values here firstly

God values good works the good we do for other people that doesn't lose its value like property or stocks or currency good works look at verse 18 instruct them to do what is good to be rich in good works that phrase by the way to do what is good is one word in the original Greek and it's a unique word that Paul uses here and it's only used one other time in the New Testament that word translated to do what is good and that is in Acts 14 16 to 17 I'll just read that to you because it's interesting how that word is used so the context is Paul and Barnabas in Acts are sharing the gospel with a bunch of pagans idol worshipping pagans and they're trying to explain to them who the true God is and in the middle of the explanation they say this in the past generations he allowed all the nations to go their own way although he did not leave himself without a witness since he did what is good that's the word the same word as

Paul uses here he God did what is good by giving you rain from heaven and fruitful seasons and filling you with food and your hearts with joy God that is God doing what is good it's a reference to God's common grace to bless humans even pagans even lost humans with good things that's what God wants to do he sends rain on the just and the unjust he gives food in its seasons that is the word that Paul describes it with is to do what is good and he uses the same word years later here in writing this letter to Timothy to explain what the rich are to do and so for Christians with money to be instructed to do that kind of good is saying that God has given you money because he wants you to be a channel of his common grace in you to be an instrument of him doing what is good for people who don't deserve it he wants you to do with your money for others what he has done for you to fill you with food and your heart with joy are you doing that with the extra money you have are you doing what is good are you filling others with food and their hearts with joy because that's what God would do that's what God does that's what God values someone who really got this was a man called William Wilberforce you know him he was a Christian he was a British politician in the 1700s he was most famously known for his role in the abolition of the slave trade but that kind of overshadows all the other good things he did with his influence and his money William Wilberforce was rich he was a rich man but he realized early on in his life that God gave him riches not to keep but to use that was probably one of the reasons he got more and he carried on being rich throughout his life but he gave away a lot of his salary I worked out the equivalent of what he gave away every year is 4 million rand every year he gave away it came into his bank account and went straight out again he was a man who was deeply concerned with what mattered he he was deeply concerned for the evangelism of people he knew he kept a diary which we have today of people that he was praying for and following up and he would write things like [ 29 : 29 ] Mr. and M ask what good books reading when next see these are the notes he made in his diary Mr.

F call and ask about faith Mr. T query family prayers he was constantly thinking how am I going to have conversations that matter with these people he was concentrating on what mattered he was concentrating on what was eternal his whole life was concentrating on what was eternal but that didn't mean that he was only concentrating on the spiritual he equally was concerned with using his money for good works in his area of influence for doing these good things to people being a channel of God's common grace to people in his country Britain and beyond those borders let me read to you some of the societies and initiatives that he helped start with his money the asylum for deaf and dumb children of the poor relief programs for the poor throughout the city of London education initiatives in Africa he created a refuge for orphaned girls he founded the London missionary society he helped fund the society for bettering the conditions and increasing the comforts of the poor the society for promoting religious instruction of youth the society for the relief of the industrious poor the British national endeavor for the orphans of soldiers and sailors the institution for the protection of young girls the society for the suppression of vice the society for superseding the necessity for employing climbing boys in cleaning chimneys and if you thought that was a complicated title this is my favorite the friendly female society for the relief of poor infirm aged widows and single women of good character who have seen better days see this is a man who knew what money was meant for this is a man who knew why God gave him money to be a channel of God's good grace to those who need it but for us to be able to do anything like that with our money for us to be able to be a channel of God's grace to others with the extra God has given us we need to learn how to hold our money loosely as 1 Timothy 6 verse 18 says to be generous and willing to share are you yet it's very difficult it's very difficult with the extra money we have to be generous and willing to share and to remember that we are given money not to keep not to hoard in hopes that we can get worldly security and happiness from it but we Christians have been called to use our money for a greater purpose a purpose that lasts to invest in much more valuable things than the things of this world and here at St.

Mark's and any good church we give you the opportunity to do that that's one of the things we are to do as a church to give everyone the opportunity to invest in greater things both to invest in social action by investing in good works we deliberately make channels that you can be a channel of God's grace to others as Dylan as our social action minister helps us to think about and to do on a regular basis but also St.

[ 33 : 18 ] Mark's gives you the opportunity to invest in what Paul goes on in this passage to say is the thing of greatest value in the next few verses in the closing verses from verse 20 to 21 and that is to invest in the truth to invest in the truth that's what churches do not not only do they proclaim the truth but they give you opportunities to invest in the truth let me read from verse 20 Timothy God what has been entrusted to you avoiding irreverent and empty speech and contradictions from what is falsely called knowledge by professing it some people have departed from the faith grace be with you all and so Paul ends his letter again reminding this young minister Timothy and us who read it thousands of years later of the most valuable thing that we can possess the most valuable thing you can possess is not a home it's not a fancy car it's not stocks but it's the truth it's the truth the truth that

God has revealed of his plans for this world and this is the most valuable thing you can possess because it is the only thing that shows you how to take hold of what is truly life which no amount of money can give you and so we are to guard it as our most valuable treasure we are to take this seriously we are to put every other distraction aside so that we can listen to this that we can hear truth and we are to invest in it we are to invest in this invest in the right teaching of it by spending our spare money on churches on Bible students on teachers on missionaries and again giving regularly to

St. Mark's or a local church like this a good local church will do all those things the council have to make sure that the money is channeled into all these good lasting important things and so every rand you give to St.

Mark's is going to be an investment in something more important than what you could use it for out there and I encourage you to do that I encourage you to give even if you don't think you have a lot to give start giving if you're not yet not only is it a command in scripture and not only do you need to is it important because we as a church need that to function but you need it you need to invest in what really matters and I implore you to do that because in the new creation you will be looking back on this life and you don't want to be the servant who buried what he had and then digs it up and is ashamed because it didn't do anything you want to be the servant who looks back at whatever

God has given you and you can say that you invested it to bear will we be Christians who do that let's pray Lord we thank you that you've given us far more than we deserve whoever we are that you do good that you give us grace Lord forgive us for the times we are unsatisfied forgive us for the times we look for happiness in the things of the world rather than in you who gives us everything for our enjoyment help us to trust and believe that you want us to be happy you want us to be secure and you and you alone are the source of those things truly and help us Lord to hold money loosely so that we would not waste it on things that are passing away but that we would use it for things that last help us to do that as a church help us to encourage each other to do that and grow us as a church so that we might have a fruitful and lasting impact on the world around us we pray in

[ 38 : 10 ] Jesus name Amen Amen Go to receive use a autoát i