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Wise Investment Strategies Proverbs 21:5

Bad news. The average American has just \$83.47 in the bank. Some are saying hey that's pretty good. Bad news just 83.47 in savings. The good news: The average American is \$4.6 trillion dollars richer than the US government.

Its seems to be far easier to spend then to save and we don't have many great examples to follow including our government. I talk with many couples who may share your same struggles. They have never been able to save consistently. There is no float, no extra in the bank. Life is lived from paycheck to paycheck. You would love to have a financial cushion...but it always seems like an elusive dream. So when the car breaks down, when the kids need some medical attention, we end up going further in debt because we haven't any saving for the unexpected. There are other things we dream about, investing for retirement, our kids future education, replacing that worn out car, But all that takes the discipline of saving and that seems to go against the grain of our culture. Society says: You can and should have it all right now. Spend all you make and heres some credit...you can even spend more then you make. Or if you have to do the saving/investing make sure you put all your trust in your investment portfolio. Scripture says it is the wise one who consistently saves for the future.

Turn with me in your Bibles to the book of Proverbs. This morning we are wrapping up our study on money. The Bible is practical because it speaks to our life issues. Its truth is wrapped in a practical coat for us to wear and live by. Money matters because it tends to expose our values and what we live by. So the writers of Proverbs spent plenty of ink on how we ought to handle money wisely. The key truth we have learned that will begin to drive our idea of money. God owns it all. When we recognize the true ownership of our possessions it will change our whole attitude about stuff. That car is not my car, its Gods car. That house, those clothes, that computer, that truck. They all belong to God. This is

key because possessions will compete for control of our lives and when we recognize that God owns them all we will begin to put God first in our lives and we will honor God and affirm His first place by giving first to Him. God owns it all and is the sovereign allocator of wealth. The rich and the poor God has made them both. God is the One who decides how much to whom...and we in His wisdom must assume He knows what He is doing. Money doesn't bring security all that is just imagination and that protection is deceiving. Money simply has no ability to shield you from most of life's difficult problems. But it is great to know the name of the Lord is a strong tower. The righteous run into it and are secure. There are great benefits to sharing our wealth, but that means we have to be wise and save in order share. God has promised the more we share with others the more we will be given.

Look with me at Proverbs 21:20 "There is precious treasure and oil in the dwelling of the wise." He has stored up, saved and invested. Proverbs 21:5 "The plans of the diligent lead surely to advantage, but everyone who is hasty comes surely to poverty." Is it wise to save up? Surely some of the Bibles more wealthy people, Job, Abraham, David were also some of the godliest. But, from the verse we read last week it might be difficult to explain. It may seem the Bible is telling us two different things. Matthew 6:19ff says "Do not lay up for yourselves treasures upon earth where moth and rust destroy and where thieves break in and steal but instead lay up for yourselves treasures in heaven for where your treasure is there will your heart be also." So is it biblical to save up? Or should we make sure we live just day to day? Jesus clarifies the issue in the parable of the rich man in Luke 12 "A certain rich man was very productive. He earned so much he tore down his barns to build bigger barns and there he said I will store ALL of my grain and goods. He said to himself I've got it made I can take it easy and cruise on into the eternal kingdom. But God said. You fool tonight you are going to die. So is the man who lays up treasure for himself and is not rich toward God...for where your treasure is there is your heart also." The key word in the parable is ALL. He is a fool because he saved ALL his goods for himself and didn't balance his saving and sharing. This is the danger of saving and investing. If we only focus on saving money there is where our affections will be drawn to. But if we balance saving by giving

generously to the Lord we can still love Christ with all our heart. This morning we are going to talk about how we can keep this balance.

First we want to expose some of the wrong reasons for saving and investing, including investments the Bible wants us to steer clear of because they will hurt us in the long run. **Second** we want to study some good investment goals, the right reasons to save and invest...and how we can practically begin to see that happen in our own lives. **Finally**, I want to share with you probably the greatest investment tip I have ever received. My brother actually explained it to me when I was very young. It seems so simple but it is extremely powerful and really has changed my whole way of thinking.

So first let's expose some of the flawed motivations for saving and investing. Proverbs 23:4-5 says "Do not weary yourself to gain wealth. Cease your consideration of it. Why? When you finally set your eyes on it, poof it's gone. Wealth has wings. Some of us think that if we could only get more money it would solve all of our problems. And if I could hand some of you a 10 thousand dollar check, let's be honest it would solve some of the looming problems we worry about. But that money wouldn't solve the reason you got into the financial difficulty. It wouldn't have changed you.

If we want to save and store up a lot of money for our own protection. That's bad motivation. Wealth is fleeting trying to find one's security in wealth is just imagination. Wealth has wings and will fly away whenever it chooses. Another bad motivation for saving and investing is because we envy other people's stuff. Luke 12:15 says "Be on guard against every form of greed for life does not consist of one's possessions." Another bad motivation for saving is to boost your self-esteem. We are accumulating wealth just to feed our fragile egos, our pride. Or maybe accumulating wealth is just a game. It was a competition with others. When I was living in the Bay Area it seemed a lot of people liked to play the game and suck others into it. It was like playing monopoly. Get the most money and take it all over. Win at all costs and demonstrate your dominance in the game by pile of stuff you had. If you are trying to be a competitive player in the money game it will be characteristic is the inability to take a loss.

Another bad motivation for accumulation of wealth is for the simple love of money. You hoard it for comfort, security, for power, for influence. For everything that money gives to you. The love of money is enticing. Yet I Timothy 6 exposes this pitfall. V. 9 But those who want to get rich fall into temptation and a snare. Not just some but all who are pursuing money for money sake fall into ruin. The love of money is a root for all sorts of evil. But you man of God pursue righteousness faith love." Pursuing wealth with the wrong motivation is a devastating spiritual decision. Don't go there. Note there is nothing wrong with getting rich if its a by product of faithful stewardship. If your ultimate pursuit goes far deeper then money.

Not only are there wrong motivations that drive us to accumulate wealth. The Bible also tells us there are wrong ways to go about gaining money. Look at Proverbs 21:5-7 "The plans of the diligent lead to advantage but everyone who is hasty comes surely to poverty. Hasty schemes are not the right way to gain money." Verse 6 people are lying to get money. Verse 7 people are robbing people in violence. We see that theme of quick money by ripping people off in the first chapter of Proverbs where the writer warns his son about those guys who will want to join then to robs some folks for quick easy money. Don't do it..hasty easy money is never easy. Ruin, pain and destruction come along with it.

Look at Proverbs 28:19 he who tills his land will have plenty of food, but he who follows empty pursuits will have poverty in plenty." V. 20 He who makes haste to be rich will not go unpunished." The Bible warns strongly against any sort of get rich quick schemes. Some of the characteristics of these involve promises of an exceptionally high rate of return that's "practically guaranteed" Usually the decision must be made quickly. Sign up now or you'll lose the chance. The promoter wants to make you think he is doing you a great favor by letting you in on this deal. Little is said about the risks. If he is catering to the Christian crowd they may even say a portion of the profits are "dedicated to the Lords work. Christians are vulnerable because they end to trust others who appear to have the same values. Beware of wolves in sheep's clothing. Be patient. Be prayerful. Do your homework..check out carefully your investment options. If it looks like its to good to be true. Guess what...it probably is.

Most get rich schemes involve some sort of deception built on false trust. Our older folks who are required to trust more due to limitations are particularly vulnerable. Someone may call and want you to buy pills from them and then you will get a chance to win big. A couple months ago a "gifting club" was exposed in Tacoma. Some people and pastors from some big churches got involved. 10% tithe of the gifting proceeds was promised to go to the churches. Just put in 1000 and in two months six friends would give you a gift of 1000 dollars. It was simply the age old pyramid scheme that always breaks down and the bulk of the bottom walk away big losers.

In May of 1997 the Columbian carried an article on Algeria and how they were handling the collapse of communism. The accompanied picture looked like a war zone. Police in full combat gear firing rubber bullets and tear gas...angry people throwing rocks and screaming in anger. The whole country is rioting and enraged. Why? They estimated over 50 percent of the population in Algeria had fallen prey to a pyramid money scam. They put in a little money..get a lot back. Instant money for no work. People dumped their whole savings, sold their homes. They gave everything they owned with the false hope that they could triple their money in a month. People were angry. Though not at themselves for being so gullible, but at the government, for not stopping them from throwing away their money. For allowing these pyramids to keep going. We all have a great weakness for getting something for nothing.

Gambling falls into this same problem. People spend 15 times more on gambling than is donated to churches. Part of what motivates a gambler is the hope for a windfall without having to submit to the discipline and rigors of working and budgeting and saving....There's the draw of easy money associated with gambling, there's the hope for the quick hit, and it might even be more complicated than that....At the root of wanting a windfall in the first place, is a deep, gnawing dissatisfaction with your current level of provision that God has made for you in your life. While the Bible does not specifically prohibit gambling. Those who gamble is attempting to get rich certainly violate scriptural principles. It is sad that thousands of addicted compulsive gamblers ruin their lives and families. There are incredible heart breaking stories of what gambling has ruined. My opinion is to never participate in gambling or

lotteries, even just for entertainment. Why do I want to support an industry that enslaves so many? Why do I want to risk myself or family to the evils of addicted gambling? The Bible warns us to steer clear of hasty get rich schemes. They don't pay off as promised. And even when they do...they pay back loads of pain. A while back 20/20 did a stuffy on the lives of those who have made it big, who one the lottery...many of their lives are a wasteland of painful relationships. Most wish they had never ever won.

There are wrong motivations to save and gain money. There are wrong ways to go about accumulating wealth. But there are some right ways to obtaining wealth. There are a couple of right motivations, right reasons for saving and investing money. Lets take a look at Proverbs Proverbs 30:25 "The ants are not strong folks, but they prepare their food in the summer." The ants store up for winter when they know they are going to need it. They prepare for the future needs of their families. This is one of the right reasons for investing and saving, to provide for the present and future needs of our families. I Timothy 5:8 "If anyone does not provide for his own, household, he is worse than an infidel." This would extend to providing for your needs in old age and even leaving an inheritance for your children is looked upon with favor by the Bible. Proverbs 13:22 "A god man leaves an inheritance to his children's children" One must be able to save and invest a certain amount of money to be able to provide for the family needs.

A similar reason for saving is to store enough capital in order operate a business that provides income without going into major debt. Saving for a education that would help provide family income needs also fits in well here.

A second motivation to save and invest money is to free ourselves up to serve God. If your objective to make money is so that you can become more free to do what you feel God wants you to do without having to become dependent on a salary, that is a good reason to save and invest. Financial freedom will allow for more time to volunteer in ministry. Some may be at the place where they can volunteer an afternoon a week, or maybe even a day. It's neat to see all those in AWANA and youth and women's ministry and men's and trustees, deacons, the sound and video technician, the many hours spent by those

who lead the worship. Those who prepare drinks and food in the mornings. Wow. What an exciting thing to see all these volunteers who give to God hundreds of hours of time...even when they have to also work other jobs. It's really quite humbling and causes me to give glory to God for those of you who sacrifice and love what you do, because you are doing it for God. Thanks. Wouldn't it be fun to be so wealthy that you didn't have to work and could do whatever God said. Go and you did and saw him work in power. Mission trips. Outreaches. Fun.

Another worthy goal of saving and investing money is to simply make more money so that you can share more with others. Sometimes it takes money to make money and God seems to bless those who have the gift of giving with more to give, as we all know we cannot out give God. So several acceptable goals for investing would be so that we can provide for our families, so that we can become financially free to serve the Lord and so we can share more with others.

Once we have established our investment goals, it is important to save. How can we pull this one off? The average person in America is only three weeks away from bankruptcy. If you have never had much of a savings account or investment plan in your life, what are some tips to help you get started? Proverbs 21:5 "The plans of the diligent lead surely to advantage..." Proverbs 13:11 "The one who gathers little by little increases it." Joseph in the Old Testament was put in charge of the Pharaohs harvests. God revealed to him in a dream to store up and save during the 7 good years in order to survive during the 7 years of famine. Saving is the discipline of denying yourself a purchase today so that you will have the ability to buy what you need or want in the future. We are terrible savers because we are so poor at self-denial. We live in a society that fails to practice self-denial. When we want something we want it now. So saving begins with the discipline of self-denial, delayed gratification. We choose not to feed our desire or need now so that later we will have what we need.

How? Like Prov. 21 says it takes the plans of the diligent, the insight of the ant. The consistency of the little by little worker. If we fail to plan in this area go ahead and plan to fail. Start with a plan to begin living on 80 percent of what you make. This will probably mean you have to lower your standard of living. Less eating out, less clothes, less, tools.

But that is called self denial. That is the discipline it will take. Up front after you have honored God and affirmed Him to be first place in your life by writing your check of 10 percent to God, you will then send 10 percent to your saving account. Do this right up front because if you see it, you will spend it. It may help some to have it taken from your check or an electronic deposit. Some may say. I can't even give to God let alone give to myself. The Bible is silent on an amount to give, so I would start with something even if its just a dollar a month. Begin to save on a consistent basis and that will develop a habit of saving. This is the race that the turtle wins every single time.

The whole point is to spend less than you earn then save and invest the difference over a long period of time. Then you can have compounding interest work for you instead of against you. If you are in debt its that interest that buries you. But if you are investing its that interest that brings you wealth. Interest and time are powerful teammates.

For example if you invested just 83 dollars a year at 10 percent interest, basis mutual fund rate of return. In 5 years you would have 7,000 bucks in the bank. What were you doing just five years ago? Wouldn't you like to have 7 grand in the bank for only saving \$2.74 at day. That's barely the cost of a corndog and Pepsi. Keep doing that saving for the next forty years and you will have 1/2 a million to retire on. Wow.

Let time be on your side. If you are young now is the time to start. Say for example you are age 21 you hear this sermon and begin to save 1000 bucks a year for 8 years then got tired of it and stopped at age 29 but still left the money to accrue interest in the bank. At the same time your friend decided to buy other things with her money, but at 29 became convinced that she too needed to start saving the very same time you decided to stop saving. She was so convinced of saving she kept putting 1000 in the bank each year (that 83/ month) until both of you were old and gray at 65 years old and you met up and went out for lunch. After talking about the grandkids and decaying body parts, The conversation of this sermon way back in 01 and you shared what each had done in regards to savings. Incredibly you both received the same interest rates and had been careful to not touch any of the principle

money but just left it there to build up and your friend dutifully put in that 1000 bucks from age 29 to the present age 65. Guess who has more in their account. Yep. The gal who started early, even though she stopped at age 29 she now has 430 thousand in the bank. 75 thousand more than her friend. The moral of the story. Its never to late to start..but the earlier the better. Start early and start now. Use the 10-10-80 principle. 10 to share. 10 percent to save. and Live on the 80 percent left. Start with your very next paycheck. In 20 years you come back and thank me very glad you did.

Finally this morning I promised to share with you the greatest investment tip I have ever received. My dad taught me the wise discipline of self-denial and saving money. I learned that one fairly well and unlike most of my friends I didn't waste my money on candy and junk. I saved my nickels dime and dollars from picking berries and beans and delivering the columbian. I'd beg mom and the neighbors for jobs and save to the point where I was in a position to buy investment property rental home as a junior in High School. I was kind of a miser and probably for all the wrong reasons. But that wasn't the best investment advice I have ever heard. The greatest investment tip I ever received was actually explained to me by my brother when I was very young. It seems so simple, but it is extremely powerful and really has changed my whole way of thinking.

This is only investment I know that is 100 percent guaranteed to pay off. It begins with a fact of life. God loves you and wants you to know Him and experience a meaningful life. But unfortunately we are separated from God. He is perfect, I am not. Ask anybody that knows me very well and they can vouch for my imperfection. Just come on out to the ball field on Saturday eventually my mouth and pride will get me in trouble. I'm still working on it, god's working on it but its sin plane and ugly. That sin separates us from God. I can't be good enough to span the gap to God. My own efforts at trying to be good just isn't enough. Religion isn't enough, This church isn't enough. But God provided a way. The only way is through Jesus Christ, John 14:6 Jesus said, "I am the way the truth and the life no man comes to the father but by me." He is the way that God provided to bridge the gap of our sin. In Romans 5:8 it says "God demonstrates his love toward us, in that while we were still sinners

Christ died for us." So God offers us a gift, a free gift of salvation, of relationship, of a new life with him...the clean feeling of forgiveness and a fresh start. A 1000 fresh starts. Ephesian 2:8,9 says "For by grace are you saved through faith and not of yourselves. Its a gift of God. Not by working hard at it, so that you cannot boast."

Maybe you are a practical person. If it doesn't work you get rid of it. Is your life working the way you want it to? Maybe you are using the wrong tool for the job. Or maybe some are using the right tool in the wrong way. Its time to take up the right tool and learn how to use it well. Personally there is nothing that compares to knowing Christ. It is the greatest investment tip I could possibly give you this morning. If you are ready to invest with God. If you feel drawn to Him and want to accept His free offer, pray this prayer with me right now.

God I need you. I am a sinner. I believe that you died on the cross for my sins and rose again to life. I now invite you Jesus to come into my life as my Lord and Savior. God make me the person you want me to be. Thanks for forgiving my sin and giving me eternal life.