

Making Change

Title: Part 4 – Tomorrow Matters

Date: November 12, 2023

Transition: Paul Prays & Seats

While everyone here in the house is saying “Hi,” I am incredibly thankful for everyone joining us on our app or social channels. We consider you a part of our family so let us know how we can pray for you or serve you.

I am also incredibly thankful for all that God has been doing in the last four weeks through this collection of messages called “Making Change.” We are talking about managing our resources in a way that will honor God and actually change our lives. Because 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 BUT the good news is God's Word has powerful, life changing truth that works when it's applied! This is not just theory!

So, we've been applying four big principles and for the final time let's review these out loud as we drive them deep into our hearts. We believe they will reap a big harvest one day as we internalize these four truths, so say these out loud with me: *{These will all be on one slide with icons}*

Less is More

Stress is Bad.

Giving is Good.

Tomorrow Matters.

So, help me out, what are we going to talk about? Let's say them all together: Less is More, Stress is Bad, Giving is Good, Tomorrow Matters. Again: Less is More, Stress is Bad, Giving is Good, Tomorrow Matters. That's really good, let's do them one more time: What are we going to talk about? Less is More, Stress is Bad, Giving is Good, Tomorrow Matters. I'm going to be annoying again this week, because I really want you months and months from now to be able to say these things. Help me out, what are we talking about...

The first week we talked about the principle that less is more. Better is one hand full with tranquility than two hands full with toil and chasing after the wind. Less is more. In week two, we talked about how stress is bad. Financial stress is bad, to be in bondage, the borrower is what... a slave to the lender. Last time, we said giving is good. It's more blessed to what... give than to receive, right! Giving is good. Today we're going to wrap this up by talking about, everybody say it with me, *"Tomorrow Matters."*

One more time, let's say them all out loud. What do we know? **Less is More, Stress is Bad, Giving is Good, and Tomorrow Matters.** One more time, because we're driving this in...

Tomorrow matters!

I was reading an article a while back about my generation, “Gen-X.” These are people born in the late 60's to the very early 80's. How many gen-xers in the house today? But they say our generation is the last to remember what life was like before everything was online and “on demand.” We went to blockbuster for movies and if we wanted to communicate with someone we either made a phone call or—imagine this—we just stopped by their house, like without being invited! We remember what it was like having to wait a whole week for the next episode of 90210 on FOX or wait for 2 – 3 weeks for something we ordered from a late-night infomercial!

This is all foreign to millennials and gen-z. The younger generations are the generations of instant gratification. Everything is now on demand, right? BUT all of us have been spoiled with the exception of “I want it all and I want it now!” Like if you're a friend and I send you a text, honestly I expect to see bubbles

relatively quickly on my phone. Amen! I want to know you're texting me back quickly. I want instant gratification; I want an answer now! If I'm streaming a show on Netflix I don't want it to buffer, I want it now! What's wrong with the internet! If I'm watching my favorite show, guess what, I don't want to wait until next week for my show to drop! I want it to roll immediately into the next episode! 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. AND It would be even better if it'd be here in a couple hours by a drone!

We've been so conditioned to want things now that it's really difficult for so many people to actually think about tomorrow. In fact, one of the places that we see this show up is when it comes to our finances, when it comes to money. According to an article I read, in 2023 now over 60% of Americans are living paycheck to paycheck. Over 60%! If you're sitting on a row with 10 people down it, that means 6 of them couldn't pay their mortgage or rent or put food on the table in the next two weeks if they lost their job.

AND let me say, for some that is an accomplishment in and of itself. You are a single mom or dad, raising 3 kids, working two jobs and it takes everything just to get by. I see you and I'm not trying to heap guilt onto hard working people. I'm just trying to highlight the fact that as a culture we have been conditioned to want things and want them now and that gives little or no thought to tomorrow.

But today, God sent me to sound the alarm, to raise a banner that says 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 prioritize today. When we recognize that tomorrow matters it will change the way we live today.

In fact, let me show you a couple of verses and then tell you one parable from Jesus that really illustrates the principle that tomorrow matters. Proverbs 21:20 says this:

The wise have wealth and luxury, [But what do fools do? Let's all say it aloud...] **but fools spend whatever they get.**

They spend everything that they get. The wise save some, the fools spend it all. Then in Proverbs 6, verses 6 - 8, this verse kind of makes me laugh. It's almost like Solomon is being a little bit of a smart aleck. He's got a little edge to him. Here's what he says:

Go to the ant, you sluggard; [I love that, I'm gonna use that on someone this week, go to the ant you sluggard] **consider its ways and be wise! It has no commander, no overseer or ruler,** [It has no one bossing it around but the ant just knows that winter is coming. The ant knows that tomorrow matters. So, what does the ant do?] **yet it stores its provisions in summer and gathers its food at harvest.**

What does the ant know? The ant knows that tomorrow matters! When we recognize that tomorrow matters it will change the way we handle money today.

Look at how Jesus talked about this in Matthew 25. This is a well-known parable, but I don't think a lot of us think through exactly what Jesus says at the end of this. It's known as the parable of the talents. A talent is actually a measure of money. Some versions 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. One

guy got five, one got two and one only 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. But the guy with one bag 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 everything from the guy with one and give it to the one with the most!

Then Jesus says, "Whoever is faithful with a little will be blessed with more." Whoever is faithful with a little, and what was faithful to Jesus? Those who multiplied what they had! Right? 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 didn't do anything with what he had been given, do you know what He called him? Look at verse 26:

His master replied, "You wicked, lazy servant!" [He called him a wicked and lazy servant. 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 sluggard, just got my word in there, you're not just lazy, but you're wicked! Now skip to verse 27] "You should have put my money on deposit with the bankers, so that when I returned I would have received it back **WITH INTEREST.**"

In other words, the faithful ones invested the masters money. SO, I want to talk about something that some people might react like, "Oh I can't believe we're talking about this in church..." But come on, if this was important enough to Jesus to call out as wicked then I think it should be important to us as a church! Amen? God expects us to grow what we have been given!

And really there are only two ways to do this. The first is obvious. The second is not as obvious to some. But how can you make money? The first way is people making money, and this is the way we typically do it. You have talents, you have gifts, you have abilities, and you go to work. You work 40 hours a week, 50 hours a week, some of you work like 60 hours a week and then every two weeks you get a paycheck in exchange for the time you worked. You use your talents to make money.

The second way to make money is actually putting your money to work and letting your money make money. This is something that some people never consider. In fact, this is exactly what happened in the parable in Matthew 25, look at verse 16:

The man who had received five bags of gold went at once and **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. You can spend it all. Or in our cultures case, you can spend it all and then spend some more that you don't have and go into slavery to the person you now owe. That's one option. On the other hand, you can spend some, you can give some, and then you can invest some. And if you invest wisely you can actually multiply what you have. God will look at that and say, "You've been faithful with a little now I can trust you with even more than that!" You can work for money, or you can have your money work for you.

SO, how do we maximize what we have today in order to change tomorrow? Because when we realize that tomorrow matters it'll change what we do with resources today.

AND let's start with the obvious. I am not an investment specialist. I am not a financial planner. What am I? I'm a pastor, so I'm not going to tell you where specifically to invest because that could be dangerous for both of us. So, as a pastor, what can I do? I can teach you some Biblical principles that apply when you invest your money to have your money work FOR you. So, that's what I want to do today, I'm going to give you three thoughts from Scripture that I believe are vitally important if we don't want to be the lazy, wicked servant!

I'd encourage you to write these down, investing principle number one, we need to remember to:

1. Never invest in things you don't understand.

That's thought number one, don't invest in things you don't understand. This is why you don't invest with your insurance company. You buy insurance from an insurance company, but don't get your investments from an insurance company!

When Cheryl and I began investing some money, I think it was when I turned 30, maybe before then, I can't remember but I do remember the guy trying to sell us on this investment product through this insurance company. It all sounded too good to be true, but he could tell both of us were not getting it by the looks on our faces. So, he'd explain it again. Finally, it was like, well we trust you so OK... yeah, that was a mistake! We won't talk about the money we lost doing that.

Proverbs 24, verses 3 & 4, look at this:

By wisdom a house is built, and through understanding it is established; [In other words, you want to build a house, you want to build your wealth, you want to build anything, we need wisdom AND understanding. We need to be able to understand it! But how...] **through knowledge its rooms are filled with rare and beautiful treasures.**

Knowledge is power! We want to understand before we invest in anything. If you can't explain it, don't do it. That's why some people say sometimes the best investments are the ones that you don't make. Let me say it again. This will save some of you heartache. Sometimes the best investments are the ones that you do not make! By wisdom and understanding you build things, therefore we will not invest in things that we do not understand.

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

2. Never put all your eggs in one basket.

Your grandma said that, and the Bible says it too? Grandma is pretty smart. Thanks nanna! This is what Ecclesiastes says, Ecclesiastes 11:2:

But divide your investments among many places, for you do not know what risks might lie ahead.

What does that mean? We're not putting all of our money into a single stock! We are not putting all of our money into real estate! We are not putting all of our money into commodities or whatever. As we learn we'll put a little bit here, we'll get a little experience, we'll grow, we'll get better, we'll make some mistakes. Then we're going to put a little bit over here and then we'll grow.

This is called diversification in the investing world. This is why mutual funds are such a great investment. You get a little bit of this sector and a little bit of that sector of the economy. You get some of these industries and some of those. You limit the risk when you spread things out, that's the wisdom of Scripture.

Again, I don't know if you know the name Dave Ramsey or if he is a four-letter word in your house, but he recommends mutual funds in four main areas, this is what Cheryl and I do. He recommends splitting your investments evenly (25% each) between four types of mutual funds: **growth & income, growth,**

aggressive growth, and **international**. You can find all of those on his website: growth & income, growth, aggressive growth, and international. But this way you're not relying too much on one particular fund to perform well. That's just good advice.

It's kind of like manure. Investing is a little bit like manure. If you put a bunch of manure in one place, what happens? It's going to smell, right? "Steamy, like a jacuzzi..." Come on gen-xers, you remember the line. BUT if you spread it out in a field or garden what happens? It's fertilizer and it makes things grow.

So, what do we know? We're not going to invest in things that we don't understand. And we're not going to put all our investments in one place. We're not going to put all our eggs (or manure) in one basket. Here's the final principle and we will unpack this one a little bit more:

3. 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 fall prey to. We have some buddy whose been day trading on the side, and he asks us if we want to get in on the deal of a lifetime... red flags should go up! You are sitting around the Thanksgiving table and your broke uncle tells you about this new sales strategy that for only a \$3,000 investment will payout \$20,000 a month within the first year... all kinds of warnings and alarms should go off! Your neighbor is flipping houses by leveraging his own home and says you could make \$50,000 overnight... turn and walk away!

The Apostle Paul was discipling young Timothy and he told him this in 1 Timothy 6:9, he says:

But those who chase riches are constantly falling into temptation and snares. They are regularly caught by their own stupid and harmful desires, dragged down and pulled under into ruin and destruction.

Paul is saying here's what happens. When you get greedy you're not objective. When you're self-centered and you want it and 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 luring you off of the path of pursuing Christ. When we chase riches we get ourselves in really big trouble.

AND men, I want to speak directly to you, because I think we're more vulnerable to this. We tend to be sprinters. Our identity is that we want to provide, we want to give, we want to score, we want to win! But 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:

Wealth from get-rich-quick schemes quickly disappears; wealth from hard work GROWS OVER TIME.

SO, here is the best investing advice I can give you. This little formula is pretty much guaranteed to work over time. If you want to create wealth, 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 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! But if you want to create wealth, if you want to be a good and faithful servant of Jesus, then here is the magic formula:

Money + Consistency + Time = Wealth

Money plus consistency plus time equals 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, money plus consistency plus TIME equals wealth. This is not rocket science! And obviously, the more you increase any of those the more wealth you will build! If you start with more money you will end up with more money. BUT if you increase your consistency or you increase the amount of time, you also increase the amount of wealth you have. Money plus consistency plus time equals wealth.

Here is the way I was taught this by my parents growing up. I was blessed to have parents who taught and modeled this to me even though we were never what you would call "rich." They taught me to do this by doing:

10 - 10 - 80

You just got paid! Yea! What do we do? The first 10% we return to God because 90% with God's blessing is greater than 100% on our own! So, we return the first 10% to God. Then we put 10% aside in some sort of investment. Then the other 80% we live off of. 10% to God. 10% for the future. 80% for living. We tithe 10%, we invest 10% and we live on the rest. Anyone can do that!

This is called the compound effect. You've heard this before. Someone asks you, "Would you rather have \$1,000,000 today or a penny that doubles every single day? What would you rather have, \$1,000,000 today or a penny that doubles every day for 30 days?" Most people are like, "I want the million dollars now, because a penny today, two tomorrow, then four, then eight, then 16, then 32 pennies... come one, I want the million dollars now." But what is a penny that doubles every day for 30 days? I'll tell you, 5.3 million dollars! Money, plus time, plus consistency equals wealth.

When we understand that tomorrow matters it will change what we do today. Tomorrow matters! Less is more, stress is bad, giving is good and tomorrow matters!

AND I know some of you here or watching this on our app or social channels are thinking. Pastor Brian, I can barely afford to get by right now. This all sounds great and all, but I don't even know where next month's house payment or rent is going to come from. If that's you then I want you to hear me. You're in a season where you can't do hardly anything, but it doesn't mean that you're going to be there forever! Amen! If you feel discouraged just know that if you begin to do some of the principles we are talking about, start where you are, start small, but if you will begin to do these you're going to look back one day and say that was just a then and this is now! Look at me now!

What I am saying is when you recognize that less is more, financial stress is bad, giving is good and tomorrow matters and consistently over time you start doing the right thing, guess what happens? God meets you in your faith! God's faithfulness intersects with your little faith! And little by little you start doing better! Little by little you start learning! Little by little you pay something off! Little by little you're even more generous! Then you little by little you put something aside for the future and 10, 20, 30 years go by, and you are extraordinarily blessed! More than you can ask or imagine!

As your pastor, let me tell you what I want for you! I hope every single one of you become incredible investors. 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 with kids that honor and respect you. Kids that love Jesus and serve God with their whole life. I pray you invest in your friendships and 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 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 the church you recognize the church is making a difference in the world!

