

**“Why Invest?”** [SLIDE] The bold headline of the bank’s ad is designed to intrigue the financially unconverted. But in case your first reaction was that investing is only for people with lots more resources than you, they follow with a question to which even those of us who don’t think we are wealthy cannot say no: [SLIDE] **“Do you have plans for the future?”**

“Do you have plans for the future?” Hmm. Before you can think “of course I do but they don’t involve investing,” the bank grabs you with another question to get you excited about what that future could hold ó or at least feeling guilty about what you might be losing if you do nothing. “Then why not try to make them a *reality*?” [SLIDE] And they suggest some plans you could be pursuing if you would only start investing, [SLIDE] from putting your children through a good university, through building a nice little nest egg to help you enjoy retirement, right up to owning a dream home ó or even a yacht. (They figure that last one will *definitely* excite us *men*!!)

At the same time, you can’t avoid the ad’s tantalising chart, showing that over a reasonable period of years if you had *carefully* invested in bonds of strong companies, you would have a lot more money at the end of the period than you started with *or* if you had just put it in bank deposits. [SLIDE] And if you had invested in shares of a diligently researched mixture of companies, your investment would be worth *even more again*. Of course the graph clearly shows that over this period of time the value of bonds *and* shares both went down, for different periods of time, before going back up. In other words, such investing seems very similar to the situation Jesus described in the parable Rev. Tara shared with us 2 weeks ago, where over a period of time two stewards had doubled the money their master entrusted to them to invest. But one had not invested what had been entrusted to him, so he could only give back the same amount. And Jesus voices the master’s reprimand that even if you were too scared to invest it, if you had put it in the bank at least it would have earned a *little* interest!

The potential for reward drives all types of investments. Investing in *real estate* here by selling or renting has been profitable for many. Years ago the people in this congregation would have been much more familiar than we are today with investing in *farming*. [SLIDE] The turtle rangers basically *invested* their resources when they went to the Miskito keys. As, instead of a flat wage, the *profits* from the trip, which depended on the number of turtles caught, were shared between the ship owners who had invested the *capital*, and the crew and rangers who invested *their labour, knowledge and expertise*. [SLIDE] So *investment* takes many forms; and money is not the only resource we have to invest ó but it is generally involved.

And, despite the risks, people who stuck to investing any kind of resources long enough were generally able to realise a number or even all of their plans, thus getting a home for their families, etc. ó *and* help plant lasting churches whose work and buildings still bless us today.

There is a variation on the general concept of financial investing touched on above, which is instructional for us when considering today's theme of 'investing resources'. And that is when a business has to decide to 'invest' in certain aspects of *itself*, as opposed to investing externally in *other* companies' shares and bonds. For example, we read about Intel deciding to invest an increasing share of its capital into making chips for smart phones and such, rather than in their traditional line of business of chips for computers, because it is in mobile devices where demand is currently surging. Such business 'investment' though different, also entails the basic components underlying the ad. First, it still requires them to move some of their *resources*, whether cash, their ability to borrow money, or the skills of their workforce, and use it in this different way. Secondly, it is still so they can try to realise the plans they see are necessary for the *future*. Or indeed if they want to *have* a future ó Jesus showed us that the steward who does not invest has no future.

So it starts with the same question for them too, "*Do you have plans for the future?*" In fact, a distinguishing mark of businesses that are consistently successful for ages is how willing they are to invest for the *long term*, where any payoff may not be seen for generations. St. Paul stresses in various letters that the Christian steward must live like this too, picking up the work *started before us*, *adding* to it, and *passing it on* to those who come after us, until Christ comes again. One plants, the next waters. [SLIDE] And in our text today from 2 Cor. 9, St. Paul uses the same measuring stick for a Christian that investors use to identify companies that will be successful for the long term ó are they planting *generously* or *sparingly*?

And there is *no* question *if* we are to be a *Christian*, we *must plant*. As we were reminded with the parable of the talents, God certainly insists that we *invest* that which He has given us, whether one resource or 5.

As we contemplate the theme we have been given for today's look at Christian Stewardship, we too might wonder, *Why invest?* Or why does God *insist* we invest?

**Do you have plans for the future? [SLIDE] Do you? [SLIDE]**

Certainly *the Lord* has plans *for us!* "*Plans to prosper you and not to harm you, plans to give you hope and a future.*" as God declared to His people in Jeremiah 29, in circumstances when it was difficult for them to see any reason to hope for a future that included *prosperity* of any kind. [SLIDE] It must have been hard for any of them in that bleak time to imagine experiencing again the joyful picture God was painting for them of the promised time of His New Covenant. That time which the elderly Simeon recognised *had now come* when he held the Baby Jesus in his arms and declared *'my eyes have seen Your Salvation í as You have promised'*.

There was a critical caveat to God's great promise, however. That redemption and restoration would be found *'when you seek me with all your heart'*, as the *devout* Simeon had done all his life. A caveat echoed by Jesus in His declarations that He had come to us so that we could have light and healing and release - have *life, abundantly and eternally* ó if... If.

Malachi, from which today's text was taken, picks up the story of God's struggle to get His people to accept and hold on to that fullness of life God has planned for us, at a point *after* the restoration that Jeremiah had prophesied had begun. They had been returned to Israel from the exile; and some great rebuilding, as promised, had taken place under Zerubbabel, Ezra and Nehemiah. But then the drift from God had begun and they were once again getting into all kinds of trouble, then losing hope in God. So God sent Malachi to warn them of the destruction they were once more bringing down on themselves by drifting away from Him. [SLIDE] But as God is always seeking to rescue us from ourselves, at the same time He was still trying to help people see the possibility of a glorious future if they *return* [SLIDE] to Him, *revere* [SLIDE] His name and *remember* [SLIDE] to live by His precepts.

In the 5 verses given to us today, God is unambiguously focused on one clear piece of evidence that the people had turned away from Him and displayed their lack of trust, obedience and reverence. "You rob me," He said. *That was explicit!* Today, even if our lowered expectations accept all the other robbery as the new normal, I think most of us are still deeply unsettled when someone here is arrested for stealing from their father or mother. It is still difficult to comprehend and we feel sort of guilty that *one of us*, one of the community that I help shape by my own actions or inactions, would do such a thing. It seems almost an instinctive reaction to something deeply ingrained in us, that robbing your parents is *deeply wrong* and we are all sullied by such depravity. And our laws still impose extra penalties for the *breach of trust* implicit when someone robs his boss. Yet here was Israel guilty of robbing Him Whom they called both Father *and* Lord.

The specific robbery cited in our passage was by not bringing in the *whole* of their tithes and offerings. By Israel's covenant relationship with God they were supposed to turn over to the church, so to speak, one-tenth of *all* their income, plus some other tithes and offerings at special times, as we have been reminded in the teachings on the subject this month. At the time that was largely farming produce of some kind; but whatever it was had to be stored in the treasury rooms of their sanctuary until used for the purposes specified. Just like *our* church stores our tithes and offerings in its bank account and our community food pantry till they are used for the purposes for which they are given. And those purposes have largely not changed — to provide for those who are consecrated to be employed in God's work; and for the poor or others experiencing a more temporary time of need; and for the other expenses involved in carrying out God's work. It's not that we have a God who likes to be given gifts to use on Himself or show off somewhere — after all, He already has so much more; — the cattle on a thousand hills — and everything else is His. Instead, our giving is to be used in *God's work* on earth. Amongst our communities and wherever people need material or emotional help and the true spiritual direction without which none of us is complete, no matter how proud we feel of our accomplishments. But equally if not more fundamentally, the people were to give as a reminder of their *commitment* to God as their *Lord* and of their *thanksgiving* for all that God had done for them and their ancestors, and was still doing for them.

Or at least what He was *trying* to do for them. I hasten to add that I do not use the word "trying" to suggest any weakness in God's ability to deliver. Definitely not.

The only reason the people were suffering was that they were not living the way that was necessary in order to get the blessings God had made available to them. If someone who knows what he is speaking about warns me to travel on Road A for if I go down Road B I am going to get mugged but I nevertheless take B, chances are I *will* get mugged.

Moving now briefly to the second part of today's theme, let us consider what *resources* we have available to invest in the work of Christ, both as individual Christians and corporately as the Church. Dictionaries define "resources" as things such as capital, property, information, energy, time, plus what is often termed the *major* resource, the labour, effort, expertise, creativity, management, other abilities and skills of people. [SLIDE] However, most do *not* list the particularly formidable resource at the disposal of the *Christian*. We could spend a long time listing all we could think of if we seriously stopped to consider the resources with which we are blessed.

So let's just look at some mentioned in Malachi. In our opening verse, the question had just been posed, "How do we rob You?" "Let me count the ways" could indeed have been God's response, in the words of the poet! For while our text concentrated on the tithes and offerings, the whole book is a litany of the failings of both the priests and the people in dishonouring God and short-changing themselves and their neighbours by withholding the fullness and the best of *all* the resources with which He had blessed them, namely [SLIDE FOR EACH BULLET]:

- **Thankful remembrance**, which instils our trust and faith in God and compels us to respond eagerly in obedience and **service with our treasure, time and talent**; instead, they were dismissive of all that God had done for them - "How have You loved us?" 1:2
- The potential for **purity and excellence of our worship**, which would demonstrate our love and honour for God and draw others to Him; instead they defiled it by not offering their absolute best. And then complained the worship was a burden because various elements were of poor quality! 1: 6-14 (Mmm! Ever hear anyone complaining they don't get anything out of the worship?!)
- The **knowledge and instruction** of the priests, as "the messengers of the Lord", which would lead people *to salvation*. Instead, because the priests too had turned from God, they were leading the people *astray*. 2: 7-8 (Remember Christianity made *all believers* the priesthood.)
- **Righteousness**, which would direct our paths in goodness and excellence of life. 2: 9; 3: 3 - 5
- **God's practice of absolute impartiality** that uplifts people and ensures justice for all (as Christ did, because of the value He placed on *each individual*). 2: 9
- **Faith!** *The formidable resource* that allows the Christian access to *God's power*. **Faith in God lived out in the community of Believers**. Instead, their unfaithfulness had *also broken their relationships with each other* and God was particularly incensed with the breakdown of their marriage vows. 2: 10 16
- **Integrity!** (We cannot make wrong right, as they tried to say.) 2: 17; 3: 5; 2: 6; 1:10; 2: 13
- **Care for others** (love in action that ensures *justice* for all). 3: 5

- **Tithes and offerings**, which come *from* and then somehow *unleashes* the true power of God's bounteous riches. 3: 8 - 12

And whether or not we will have such a life changing array of resources to invest all comes down to whether we trust, love, revere, honour, and obey God; these are the beginning of true wisdom, peace and uprightness as stressed in all 4 chapters of Malachi. And one other differentiating resource is implicit throughout not only Malachi but the whole Bible, from the time Cain and Abel came to bring the first offerings to God. [SLIDE] Attitude. In Malachi 1 and 2 though not giving the whole amount covenanted, the people had continued to present *some* offerings. But these had become unacceptable to God because of their *attitude* ó the disobedience in holding back, the reluctance, the deceit, the callous uncaring and irreverence. Our text from Corinthians echoed this warning on attitude ó "God loves a cheerful giver, not one who gives reluctantly" out of fear or even a grim sense of joyless duty. That factor of attitude is seen in business too; the same thing good companies refer to as *disinvesting* in their staff, others treat as a begrudged expense to skimp on, some even to the extent of defrauding their workers as God condemns in Mal 3: 5. Likewise, good employees work diligently and see it as an *investment* in their career, leading to progression, while others cheat their employers *and* fellow workers by skimping on effort, then complain they are not getting ahead. Similarly, *our attitude* will dictate whether we offer up our resources to *invest* in building God's kingdom *or* in a way that *dishonours* Him, and robs our community and ourselves of the great potential that *could have been*

Malachi therefore helps us to see clearly that as with the other forms of investing, any attempt by us to invest our resources in the work of God, as Christians are required to do, is *not to be taken lightly*. It will not lose its value like the investments I first referred to, that are dependent on the risks of the economy, the weather, the pests, the rust and the thieves, as Jesus warned about earthly investments. Nevertheless, it involves *great risks* - if we do not do it with *sincere conviction*, as we see dramatically in Malachi. But it has the potential for incomparable reward, the *outpouring* of the *floodgates* of heaven. And like financial investing, generally the *more* you put *into* it the *more* you get *out*; and that applies not only to the *quantity* of the resources you put in but also to the *diligence* with which you invest.

Very *unlike* financial investing, though, the length of time you have been invested does not affect that great *final* payoff when you cash in. *But* make no mistake about it, if we try to wait till the final work hour or until pinned to the cross of our deathbed before making our investment, we will *lose out* on the *tremendous dividends* that would have *enriched* our lives *here and now*. Christianity is truly something to live for, not just something to die with (the key to eternal life). And young people, the same ad with which I started reminds us it's never too early to start investing and planning ahead for life's major events. [SLIDE] You will never encounter any event greater than that for which the Church seeks to *prepare* us and for which Christ came to *provide* for us.

So, where does all that and all of this month's sermons and stewardship presentations leave us in regard to the reality of God's defining adjudication of a Christian, a faithful steward? Will we be one of those invited to "Come and share your Master's happiness?" (Mt. 25: 23) Christianity is very personal, isn't it? It boils down to whether or not I and I alone have put my trust in Christ as Saviour ó and not only as Saviour but, inseparably, as *Lord* of my life ó including all my resources. What would that mean, then, as to how I would invest my resources? Forbes Magazine reported that George Kaiser has started the planned giving away of his \$10b net worth by, *in their words*, "investing in America's poorest kids." Mr. Kaiser says that "In the charitable world as in the business world, *opportunities should drive budgets*, not the other way around." I think as both the Church corporately and as individual Christians, as we look around at the opportunities for God's kingdom crying out for some investment of our time, talent and money, that principle might guide us well.

So the question remains critical for us today, even if you think things seem to be getting worse, as was happening in the time of Jeremiah. Do *you* have the aspiration to be part of *God's* plans for us in a *glorious future*? If so, as the bank's ad reminded us is necessary, are you ready to invest *your* resources to make those aspirations a *reality*?

**[SLIDE]: "Are you ready to let God be Lord of *your* resources?"**

*To God be the Glory.*