

DISCIPLESHIP

Investing Tips (for 2009 and Beyond)

Discussion

Like many of you, a quick look at my 401(k) tells me that 2008 wasn't a good year from an investing perspective. At least that was my initial reaction; and then I realized that while my 401(k) did not do well, the rest of my investments had done extremely well. In fact, investments that Sherrie and I made as far back as 1979 are continuing to provide us excellent returns, in spite of the current market. Realizing that not everyone is aware of our investing strategy, I thought that I would share it with you as a way of assisting you in planning your investing strategy for 2009.



In 1979, I began to realize that while I had accepted Christ years earlier I hadn't actually turned over the Lordship of my life to him – and the need to do so was becoming increasingly evident. I was not succeeding at anything, and each day was more a worry than anything else. In frustration and despair, I turned the controls over to Christ.

After surrendering my will to Christ, one of the many things that happened that same year was that Sherrie and I became regular attending members at a small local church in Duluth, Minnesota. Each Sunday I looked forward to everything about worship and study except one thing – that offering plate.

Struggling financially, even with two jobs, we could barely make ends meet; and thinking of putting anything in that plate was a challenge. If we were having a good week, perhaps we would contribute five dollars; in an exceptional week, the desire to really sacrifice might prompt us to give twenty dollars; but most times it was little, if anything.

As Sherrie and I began to first crawl, then to slowly walk, in this new Christ-centered life, we both became aware of the need to become regular tithers. Clearly if all that we had and all that we were was the result of Christ, then the least that we could do in worship was to acknowledge this through our tithe. We talked a lot with our pastor, Bob Orr, who mentored us both on many things in those days; and we talked with Christian friends, all of whom had at one time struggled with this very subject. All of them told us to commit by faith to tithing as the first step in getting our finances in order – not the last step, as seemed more "logical" to us.

One day while I was studying, I was struck by Malachi 3:10, which as far as I knew was the only verse where God says "test me". If you haven't read it, you need to; it's a very powerful verse. In it God challenges us to do the following: "Bring the whole tithe into the storehouse, that there may be food in my house. Test me in this," says the LORD Almighty, "and see if I will not throw open the floodgates of heaven and pour out so much blessing that you will not have room enough for it." Today Sherrie and I are living witnesses to God's faithfulness to this promise, and to so much more. Our first step as followers of Christ was to incorporate the act of giving, tithing, into our worship of God – and not just on Sunday.

It took us several years of struggle to grow into the givers that we wanted to be, and in many ways we are still growing; but along the way we've learned much – some of which I want to share here. First, we should realize that our offerings and our giving are both an act of worship and an act of investing in the Kingdom of God. Second, the "tithe", often held as the standard in Christian giving, is really only a guide; and, in fact, if we were to truly follow the Biblical model of giving, we would regularly give more than twenty percent of our income each year. Don't stop when you get to ten percent – there's more blessing than you can imagine once you get past that.

Matthew 6:19-21 commands us: "Do not store up for yourselves treasures on earth, where moth and rust destroy, and where thieves break in and steal. But store up for yourselves treasures in heaven, where moth and rust do not destroy, and where thieves do not break in and steal. For where your treasure is, there your heart will be also." Over the years I have come to realize that while I understood the intent of these verses, I didn't really understand what it meant, or how in fact to lay up treasures in heaven.

Early on, I was sure that "laying up treasures in heaven" meant being a regular attendee at church and Sunday School, doing good deeds, and of course tithing. But as the years passed, I came to realize that God's Kingdom is real, and there is a lot actually going on everyday; and it's all aimed at one primary objective: finding and saving the lost.

Yes, within the kingdom, physical and spiritual needs are being met as well, but the goal of the kingdom is to find and save all that are lost. So, I began to ask myself how I could invest the time, energy, spiritual gifts and even money that the Lord has provided me to advance that kingdom. Because once your investment goes into the Kingdom, it produces returns one thousand fold; and the best part is that it produces these results for an eternity. That's way better than anything that Wall Street can promise!

How and where to invest in the kingdom became a real question for me. Certainly the tithe that goes to the local church is Biblical and should be honored without question, and that is always our first priority. Even here, however, I began to inquire how that "investment", the offering, was being used; and I continue to do so even today. We should be focused on not just "doing church", but in gaining a return on our investment – being a good steward, i.e., making certain that we are getting the maximum return on everything that is invested, especially within the local church.

But Sherrie and I didn't want to stop with simply bringing our tithe into the local church; and God spoke to us again through Ecclesiastes 11:1-2: "Cast your bread upon the waters, for after many days you will find it again. Give portions to seven, yes to eight, for you do not know what disaster may come upon the land." This scripture instructs us to have a diversified portfolio. That is, when we invest, we should invest in many areas of opportunity because we do not know which will succeed. By diversifying, we greatly increase our opportunity for success. For Sherrie and I, this meant that we should be investing in a broad range of opportunities to find and save the lost, and to minister to people's spiritual and physical needs. Today that approach drives our giving, both inside and outside our local church.

Have you considered this year where you are going to invest? Perhaps last year's Wall Street meltdown is this year's opportunity to invest in the Kingdom more, and the market less. So, what are some of the ways we can invest in the kingdom? Have you considered helping a struggling seminary student complete their education, helping support a missionary here or overseas, or perhaps being a part of the support of a church planter or a small church struggling for economic survival while it ministers to the lost? What about para-church investments, like Prison Fellowship or the International Justice Mission; who minister to prison inmates and people suffering injustice and oppression; or World Vision or Samaritan's Purse, feeding and caring for the very needy?

What about an investment in the BGEA – Billy Graham's Evangelical Association which trains and equips evangelists; or IOI – Indigenous Outreach International, training pastors and evangelists who are struggling to reach their own unreached people in third world countries? And these are just a fraction of the opportunities available to help the Kingdom of God expand. What Sherrie and I discovered as we prayed about finding opportunities within which to invest ourselves and our resources is that there is more need than you can imagine; and the only thing preventing us from doing it is the decision itself.

So, while we have seen our 401(k)s decline and our home's value fall, we are not discouraged, because we continue to see great returns in God's ever-growing Kingdom. We look forward to the day when Christ will return as King of Kings and Lord of Lords! Until then, we continue to look for opportunities to invest in His Kingdom, and we are excited about the coming year and the opportunities that we see on the horizon.

As you prepare your financial plans for 2009, try increasing your investment in the Kingdom of God. I highly recommend it to be a big part of your portfolio. You will not be disappointed; in fact, you will be greatly surprised by the return that God will provide!

In Christ,

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