

Heaven's Investment Funds

This has been adapted from a Rick Warren study on Financial Fitness.

Focal Verse: 1 Timothy 6:18-19, "They should be rich in good works and generous to those in need, always being ready to share with others. By doing this they will be storing up their treasure as a good foundation for the future so that they may experience true life" (NLT).

We are going to enjoy forever what we invest in Heaven, and we invest in Heaven every time we use our time, talents and money for God's purposes. So how do we do that? Any financial advisor will tell you not to put all your eggs in one basket. We put our money into different funds for a balanced portfolio.

Did you know that God has given different funds that we can invest in for eternity? These funds are proven. They have a track record. They're protected. They are risk free, and they yield enormous dividends.

1. God's Growth Fund. This is any time we invest in something that is going to grow our character. Proverbs 10:16 says, "The earnings of the godly enhance their lives, but evil people squander their money on sin."

So how do we enhance our life with? We use our money, time and talents to grow spiritually, intellectually, and emotionally. When we develop our skills and become mature, we are investing in eternity. How do we develop our skills? Bible study. Small group study. Teach Sunday school. Go to Christian conferences. Read books. Listen to Godly speakers. Soak in the information, then put it to use.

2. God's Mutual Fund. This is every time we encourage fellowship and build relationships with other believers. Romans 12:13 says, "When God's people are in need, be ready to help them. Always be eager to practice hospitality."

Why does God want us to show love to other believers? There are three reasons. First, it proves that we're in God's family. Second, it creates unity. And third, it's a witness to unbelievers. How do we demonstrate this? How do we invest in others? I have to admit, I am not the best at this. Personal interaction is not my strong suite. I am not using that as an excuse, but, recognize that as a challenge that God works through me. So how do we invest in others? When we listen. When we sit with someone in silence. When we make time to play a game. When we focus everything on that person. Sometimes that is a gift. Sometimes that is just being there.

3. God's Service Fund. This is when we invest in eternity by serving others. God wants us to take some of our money, time and talents and use it to help people who are in need.

Proverbs 11:24 says, “The world of the generous gets larger and larger; the world of the stingy gets smaller and smaller” (MSG). In other words, the more we help others, the more God blesses us. Why? Because God is a giver. He is generous, and he wants us to become like him. We do this by investing in our character, other believers, and people in need.

Some are gifted financially and are able to give large quantities. Others are gifted in ways of helping and give of their time in service in many ways. Others are gifted in other ways and use their talents to benefit others. I keep thinking about the benefit concerts. Artists singing and doing a concert to raise funds to help others.

4. God’s Global Fund. This is when we share the Good News and bring people to Jesus. Luke 16:9 says, “Use worldly wealth to gain friends for yourselves, so that when it is gone, you will be welcomed into eternal dwellings” (NIV).

A lot of people have no idea what this verse means. Is it saying that we can buy friends? Not at all. It means that God wants us to invest in things that help get people into Heaven so that when we get to Heaven, they will welcome us there. It’s the greatest investment of our life. Is anybody going to be in Heaven because of you? So how do we invest in helping people get to Heaven? Well, we can give financially to offerings that support evangelism, both here and around the world. We can give of our time to share the Gospel with others. This becomes more intuitive the more we invest in the first fund we talked about, and that is ourselves. The more we invest in learning and building our character, the more people want to ask us questions and know who and what we are. That opens the door to freely share our faith and grow God’s kingdom.

5. God’s Treasury Fund. When we give money to God as an act of worship, that’s called the Treasury Fund.

God makes a promise in Proverbs 3:9: “Honor the Lord by giving him the first part of all your income, and he will fill your barns with wheat and barley and overflow your wine vats with the finest wines” (TLB). A tithe is when we give the first 10 percent of our income to God. Anything given above a tithe is called an offering.

We can’t really give God anything, because he already owns it all. But think about the allowance we got as a child. If we went out and bought a birthday present for our mom, we’re really using her money. Does that mean she would like the gift any less? No! Because she cares more about the thought and the love behind the gift. God feels the same way about our giving.

The Bible says that wherever our treasure is, our heart will also be there. If what’s most important to us are the things of this earth, then every day we are moving further and further away from our treasure. Because every day we are here on Earth, we’ve got one less day here on Earth. We’re moving further and further away from the things we’re going to leave behind.

But, if we're investing in God's funds and using our money, time and talent to serve God's purposes, then we're storing up treasure in Heaven every day. We're getting closer and closer to our treasure instead of further and further away.

Jim Elliot once said, "He is no fool who gives what he cannot keep to gain that which he cannot lose."

So what happens if we only invest in one fund? Are we really growing? If all we ever do is invest in our character and read and study but never apply that knowledge are we truly investing in God's kingdom? What if all we do is get to know people, but never invest in ourselves or the church or the spiritual growth of others? What if the only thing we do is give our money? We can't buy our way into Heaven. A tithe is not a fee or admission ticket to Heaven. It is a worshipful gift that comes from our obedience to God's commandments. What about the fourth fund? How can we expect to invest in getting others to Heaven if we are not sure ourselves? We can give financially to places that do that, yes, but if that is all we do, how are we growing and how are we investing? What if all we do is serve? And never take the time to learn and read and get to know the people around you? Are we really, growing the kingdom of God? I have to be cautious to not fall into this category. I am a doer and I don't do the other 4 investment funds very well. I have gotten a lot better at the first fund and am reading more, studying more, and I am tithing and am making that a priority and not an afterthought. These have to be conscious efforts. Really all of these have to be conscious efforts. They don't just happen.

What are you doing to invest in Heaven?