

# *Investing*

for the future



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Other booklets are available in this series as well as Daily Devotional material.

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# *Investing* for the future



**Egerton C. Long**

## **INVESTING FOR THE FUTURE:**

### **YOU CAN TAKE IT WITH YOU!**

It's in almost every news bulletin. Our newspapers and magazines have special sections dealing with it. Many of us who hardly knew the terms previously are now familiar with "All Ords" or the "Dow Jones" or the "Nikkei 225". The price of oil or gold and the value of our dollar all feature largely in the news every day. We hear about "floats" and "downturns". Advice comes from all sides: "Buy low, sell high. Blue chips are a safe investment." That one word, "**Investment**", is on the minds of so many today.

If a person makes a poor investment, it will prove a serious loss. But a good, secure investment will only gain value. When it comes to where we should invest whatever money we may have, we look for security and rewards. Even with savings accounts, we want the best interest available.

### **BUT ARE WE LOOKING FAR ENOUGH AHEAD?**

While He was here, Jesus Christ said some very plain words about investments. He did not condemn a person for being wealthy. He simply said repeatedly that we need an eternal perspective when it comes to handling whatever possessions we have.

We live in a world which continually subjects us to enormous pressures, two of the greatest being

materialism and security. Materialism is the desire to have money or possessions of every kind and the privileges which may go with those possessions. Anxiety can come from the fear of not having those things. These pressures are felt by us all. Our reaction to them as believers can be an indication of how far we have come in learning to trust God and in honouring Him in our lifestyle as well as in managing the resources He has given us. The greatest investment we can make is the one which will count for eternity. When we give to Him our time, our talents, our money, we are making eternal investments. Make a deposit like that here on earth and it goes straight into our bank account in Heaven with incredible interest.

### **WHAT ABOUT THOSE OF US WHO DON'T HAVE MUCH MONEY TO INVEST?**

But someone says: "It's all right to talk about people who have money to invest but what about the rest of us?" Let's think about the average couple. Bill and Anne Amos have two small boys. They are buying their home in a suburban area. Bill earns only an average wage. Anne works three days a week, adding a small amount to the family finances. Like many others they have continual problems meeting their housing and car loan repayments, credit card accounts and the day by day costs of raising a family.

Bill and Anne are members of an active local church. They attend the Sunday services but don't seem to have time to go to Home Bible Study groups or other activities. They often talk about giving more financial support to their church, especially when they are touched by various appeals. But then one of them will always say, "How can we give any more? We just don't seem to have enough money for everything now." What is the solution to their complicated situation? Is there some way they could honour the Lord more in their giving of both time and money?

Now think of an older couple on the pension. They, too, are active in the life of their church but somehow there never seems to be enough money to meet all their commitments. Are they supposed to give like everyone else? Can't they just leave it to those members who seem to have plenty of money? Does it make sense to talk to them about "heavenly investments"?

## **IS THERE AN ANSWER? WHAT DOES THE BIBLE SAY?**

Our official guide book, the Bible, has much to say about the lifestyle of believers. It pictures for us a life which honours God in every respect. It particularly reminds us of our need to trust the Lord and to honour Him in the handling of our finances as well as our response to all our daily circumstances.

In the New Testament epistles there are many sections which deal specifically with our daily lifestyle. These can be extremely helpful. But if we are looking for a brief, strong summary of personal, direct instruction on financial matters, Christ's words in Matthew 6:19-34 stand out magnificently. Overall He was saying: "Why don't you trust your heavenly Father in everything? And why don't you put Him first in your life? The greatest investment you can make is to send your money ahead of you."

But in addition to what Christ has said, has God given us a detailed method of giving which can be followed by everyone? Is there a plan for our giving as well as a plan for our service for Christ? Is there no better plan than the haphazard methods which characterises the giving of so many? Does God want us to use our money simply to keep up with the standards of those around us? As someone has said: "It is easy to spend money we don't have on things we don't need in order to keep up with people we don't know." Surely there is more in God's plan for His children than doing that.

### **PUT GOD FIRST IN EVERYTHING.**

God's plan is not merely a new scheme to raise money or to get people to give. God's plan covers the entire lifestyle of a born again man or woman. It is a life principle which is not only expressed financially but impacts all of life.

## **God's plan is to put God first in everything.**

We tend to reverse the order and put ourselves first and if there is anything left over, we give it to God. But He reminds us in 1 Corinthians 6:19-20 that "*You are not your own. You are bought with a price*". We must recognise that God owns us completely – our body, our soul, our spirit, our time, our property and our income. When a Christian gives God part of his income, he is not merely paying the pastor or helping a missionary, he is primarily giving to God that which already belongs to Him. After he has given he will not say: "Well, I've given God all I owe Him", but rather: "I am still a steward of what I have left and I will plan my budget accordingly." That person is making heavenly investments. Remember, God doesn't always look at what we give, but at what we keep, in terms of proportion. Remember also, there is much to be said for living modestly. Not only does this avoid embarrassing other Christians who could not afford the same lifestyle but it also means we have fewer earthly commitments.

The motive behind our giving is also involved here. Putting God first in our lives is an indication of our love for Him. As someone has said: "You can give without loving, but you cannot love without giving". Giving to the one you love is the most natural thing to do.

## **HOW DO CHRISTIANS INVEST FOR THEIR ETERNAL FUTURE?**

There are many different ways in which Christians give financially. Some give emotionally. When a speaker paints a challenging picture of a great need somewhere in the world, they give spontaneously, emotionally and generously. But they may not give again until another similar speaker crosses their path. Their regular giving stands at zero and so their heavenly investment is negligible. Of course, there are believers who, when told of a specific need, will give sacrificially to help meet that need. They do this as an addition to their general giving.

Other Christians give only a comparatively small amount when the offering plate is passed. Still others give regularly except when they are away on vacation, never thinking that the needs of their church go on whether they are there or not. Then there are those who give when they do go to church, but that may be only once every six to eight weeks. But in every church there are the faithful believers who actually maintain the church by their giving. Often these are pensioners or retired men and women giving out of a limited income. They are building up treasure in Heaven. What proportion does the Lord want us to give and invest in His work on a regular basis?

## **THE WRONG IMPRESSION.**

Unfortunately many people say: “Oh, the churches are always asking for money! Every time you go to church, that’s all you hear”. While that is often an exaggeration, it must be admitted that some churches do say too much about their needs. Instead of seeking God’s way of giving they depend on man’s methods of promotion. In doing so, they may offend more people than they realise. An unbeliever hearing an over-emphasis on money can easily be turned away from spiritual issues completely.

## **WHAT DOES THE BIBLE SAY?**

Our official guide book, the Word of God, is filled with references to giving. Starting with Abraham, it is mentioned hundreds of times in the Old Testament. There are long lists of donations by the Israelites for the erection of a Tabernacle and later, Solomon’s Temple. The livelihood of the huge number of Levitical priests was planned by God to be sustained through the continual gifts of His people. Many of the prophets spoke plainly about giving to the Lord and urged that revival must include this area. They considered people’s giving to God to be a strong indicator of the level of their spiritual life. Several prophets pointed out that giving had to be from the heart and not merely an effort to buy God’s favour, or to be seen and praised by others. The book of Proverbs is also filled with references to our handling of money.

## **NEW TESTAMENT TEACHING.**

In the first three Gospels of the New Testament, an average of one verse out of every six refers to stewardship. Sixteen of Christ's 38 parables deal with the right and wrong use of money. One of the most touching incidents in the life of Christ was the occasion when He watched and commended the gift of the poor widow who gave all she had. Instruction about giving is found in the two epistles which deal specifically with Christian conduct – 1 & 2 Corinthians – as well as in several of the other letters. In 2 Corinthians 8 Paul used the example of the believers in northern Greece to spur on those in southern Greece to give sacrificially. He gave a remarkable tribute to the believers in the north when he wrote that out of their extreme poverty they had given generously. He added: "*They first gave themselves to the Lord...*" Later in verse 12 he mentioned this principle: "*The gift is acceptable according to what one has, not according to what he/she does not have.*" The consistent theme of all these references clearly indicates that God both expects and accepts the gifts of His children given out of lives that love, obey and want to serve Him.

### **CAN WE DISCOVER GOD'S PLAN FOR OUR GIVING TODAY?**

Our gifts to God of service and finance are closely related to our eternal investment.

However, there are definite limitations. For example, some people teach that if you give to God, He will make you rich. If you are not rich, they say your lack of faith is to blame. “Faith produces finance” is their main theme. God has never said that. He does allow some of His people to become wealthy but He allows others to live indefinitely on a much lower income level. He is looking for God-honouring stewardship of whatever we may have be it much or little.

Many wealthy believers have been exceptionally generous in supporting God’s work and workers. In doing so, they have invested well in God’s heavenly bank. There are some to whom God has definitely given a gift of giving – in the same way others have been given the gift of serving. But remember, the larger gift of a wealthy believer and the smaller gift of a pensioner could very well have the same value in God’s sight. Both earn interest in His heavenly bank.

C. S. Lewis made an interesting comment “ I do not believe one can settle how much one ought to give. I’m afraid the only safe rule is: give more than one can”. John Wesley said: “Earn all you can, save all you can, give all you can.”

## **GOD’S PLAN IS FOR US TO HONOUR HIM WITH THE “FIRSTFRUITS.”**

Remember the principle: Put God first in everything. God does not want our left-overs.

Proverbs 3:9 (LVB) says: *“Honour the Lord by giving Him the first part of all your income.”* This principle is found throughout the whole of the Old Testament. When it fell into disuse, the people of God missed out on blessing. It was in connection with the misuse of the offerings that those challenging words were given: *“Them that honour Me, I will honour.”* (1 Samuel 2:30)

The same principle is found in the New Testament. *“Upon the first day of every week, each one of you should set aside a sum of money in keeping with his income.”* (1 Corinthians 16:2). Notice it is to be done on the **first day** – before everything else. It is to be **regular**. It is to be **consistent** – even when we are on vacation. For the Christian, the questions should never be: “What can I afford to give and invest?” but “Can I afford not to put God first in my life?” The answer seems obvious.

### **GOD’S PLAN IS PROPORTIONATE.**

The principle set out in 1 Corinthians 16:2 is: *“in keeping with his income”*, or as KJV puts it: *“the Lord has prospered him (or her).”* The true Christian giver recognises it is the Lord who has prospered him and gives accordingly.

But what proportion should we give to God? Before the Law of Moses was given, the proportion was one tenth. Under the Mosaic Law it was a minimum of one tenth. Because of

the many sacrifices and offerings, the total must have amounted to a great deal more than the one tenth they were required to give. We know that Jesus always went beyond the external law in order to get to the heart issues. For instance, instead of just talking about adultery (external), Jesus spoke of the sin of the lustful look (the heart). If the Old Testament spoke about one tenth, there is real blessing in taking that as the minimum and not the maximum.

Most believers call this “tithing.” There are those who object to the term because they say it refers to the law in the Old Testament days and we are under grace today. But tithing began with Abraham or earlier, long before the Mosaic law was given. There are many believers today who have followed these guidelines and found it a blessing to do so. Having given however, let us also recognise God’s ownership of all that we have. If we are good stewards of what He has given us, we will build up our eternal investment.

Of course there are many believers who regularly give far more than a tenth of their income. Some have even given up to 50% of their income. Don’t let the term ‘tithing’ restrict your giving especially if we are in a position to do more. *“Remember this – a farmer who plants only a few seeds, will get a small crop. But the one who plants generously will get a generous crop.”*

(2 Corinthians 9:6 NLVB) God's plan is that our giving should be continuous and systematic.

## **GOD'S PLAN IS PERSONAL.**

Paul says: "Each one of you..." Our giving is not to be motivated by someone else's giving. Sometimes a person will say: "I will give \$100 or \$1000 if other people will do the same." Giving must come from our individual hearts and pockets. It must be between us and God, based on the principles God has given or else it is not true Christian giving. If you will open your treasury, God will open His. That is His challenge found in Malachi 3:10. God told His people to do what they should have been doing – to bring all the tithes into the storehouse. Then God said *"If you do, I will pour out a blessing so great, you won't have room to take in! Try it! Let Me prove it to you!"* (NLVB) Remember also the words of our Lord Jesus when He said: "It is more blessed to give than to receive." You will be making eternal investments in Heaven itself.

## **WHERE SHOULD WE GIVE GOD HIS PORTION?**

Do you need help in deciding where you should invest the proportion you have decided to give in the light of His Word and Christ's great sacrifice? There are three areas in which we can make eternal investments. **First we must support our local church.** That includes active participation

in many ways. In the New Testament there is no such person as an isolated believer. All are part of the local church as well as the whole Body of Christ. The first responsibility of a local church must be the support of its pastor or pastoral staff. This principle is laid down clearly by Paul in several places. For example: "*The Lord gave orders that those who preach the Good News should be supported by those who benefit from it.*" (1 Corinthians 9:14 NLVB). Then the general expenses of the church must be met by the Lord's people meeting in that place. Usually a local church will have an outreach program and will be active in missionary support as well. This first part of our giving must go to our own local church.

**Secondly**, we are reminded constantly in the New Testament that **we have a responsibility to those in need – the poor**. Often churches have special offerings for this purpose but, at the same time, no individual believer should close their ears to the need of those around them. At one of the earliest church "councils" Peter, James and John gave Paul and Barnabas a strict instruction to "remember the poor" and Paul was able to say: "*I have certainly been eager to do that.*" (Galatians 2:10 NLVB)

**Thirdly**, we should give to support those serving the Lord in other places and in other ways. This will include missionary societies,

para-church groups and various organisations. The only qualification is that those to whom we give should be accountable as to how they handle the gifts they receive. They should be trustworthy, people of the utmost integrity, no matter where or how they are serving Christ. That is their responsibility but it is our responsibility to make sure they are using our gifts to the greatest advantage in their own lifestyle and ministry.

Those are the three places where our gifts may be placed and where they will earn eternal reward – **the local church, those in need and those serving the Lord outside the local church.**

## **REWARDS FOR OUR INVESTMENTS**

We have said a lot about investments. When do we receive the interest, the return on our heavenly investments? The answer is: firstly, when we get home to Heaven and secondly, at the judgement seat of Christ. Paul expressed it very plainly: *“We must all appear before the judgement seat of Christ, that each one may receive what is due to him for the things done while in the body...”* (2 Corinthians 5:10) We will be judged individually but lovingly and the Lord will be looking for anything that He can reward. We may be very surprised at what He uncovers – for example, gifts that we have entirely forgotten about. He will be gracious and kind and very generous. We will discover that His rewards are

given in wonderful love and are more than we deserve. We can safely leave it all with Him.

## **WHAT'S OUR ADVICE FOR "BILL AND ANNE AMOS"?**

Remember Bill and Anne, the couple with the money problems? It would be easy to ask: "How did you get yourself into your present situation?" But does that kind of question really help? Can we start where they are now and ask what can be done?

In the light of what we have already said about putting God first, we would suggest that they look at their spending – every bit of it – putting it down on paper and adding it all up. The same should be done with their income. Now they should decide together what amount they can give week by week to the Lord. It may not be a large amount, but must be regular. They must put that amount aside every week and give it to the Lord, no matter what other demands arise. In doing so they will discover that the Lord will bless them and, to their surprise, the amount they have left will go further than they anticipated. We challenge them and everyone in their position to try this solution.

If we are already over-committed, let us look squarely at where we can cut down. But we must start by setting aside that regular amount for the Lord and then look to Him to supply whatever else may be needed week by week.

Remember: *“Them that honour Me, I will honour”*. That is God’s promise. Their heavenly bank account will begin to earn interest in a remarkable way.

Listen to the words of Christ Himself: *“If you give, you will receive. Your gift will return to you in full measure, pressed down, shaken together to make room for more and running over. Whatever measure you use in giving – large or small – it will be used to measure what is given back to you”* (Luke 6:38 NLVB). These words were spoken by Jesus. They are His promise. He also said: *“Don’t worry about missing out. You’ll find your every day human needs will be met”* (Matthew 6:32 The Message). And that holds good for everyone – the wealthy, the pensioner, the parents of a young family, singles, any age group. God keeps His Word. Believe it. Act on it, now and in the future.

### **PROVING IT TRUE.**

May I give my own testimony? As a student, when I was twenty one years of age, I was greatly challenged by Jacob’s promise at Bethel on the first morning after his flight from his home. He promised that, if God would look after him through all the years ahead, he would give back to God a tenth of all that God gave him (Genesis 28:20-22).

I thought over that pledge and I resolved I would say and do the same. In the years which followed as a student and then as a pastor of a small church, my income was pitifully inadequate. Yet the Lord took care of me even though, in one particular year when a student, I spent over ten weeks in hospital. The Lord kept up His faithful care and I did my best to fulfil my promise to give His portion back to Him. There were many occasions when that was difficult, especially in the early years of our marriage. It seemed hard to give what possibly was our last dollar when we didn't know where our next meal was coming from.

But time and time again the Lord supplied, sometimes in most unexpected ways. In fifteen years as fulltime missionaries among Australia's Aborigines, we tried to be faithful in giving the Lord His portion and He never failed to maintain us. Since then we have served in various pastorates and positions. Now, in retirement, we still try to practice what we promised back then – that a tenth of all that God gave us would be set aside to be given to His work and through that work to Himself. We can only say we have proved the truth of what the Lord said through Malachi: *“Try it! Let me prove it to you – what a blessing I can give you if you will honour Me in your giving.”*

This is the challenge of God's Word. These are the words of Christ. "*Seek first His kingdom and His righteousness and all these things will be given to you as well.*" Try it – today and in the future. You will be storing up treasure in Heaven as well as being cared for now. Remember the principle – **Put God first in everything.**

## HOW TO RECEIVE JESUS AS YOUR SAVIOUR

If God has been speaking to you as you have read this booklet and if you are willing now to take Jesus Christ as your Saviour, here is what you should do:

**Confess** – tell God in your own simple words that you are a sinner, needing a Saviour. (Read Romans 3:23)

**Accept** – tell God that you see Jesus Christ your only Saviour and will accept Him now. (Read Romans 6:23)

**Believe** – that Jesus Christ has saved you because you asked Him to do so. (Read Romans 10:13)

If you have made this decision today then sign your name here and tell someone else what you have done. Join a church where you can hear God's Word preached and have fellowship with other believers.

I acknowledge myself to be a sinner in God's sight.

I accept Jesus Christ now as my Saviour.

I thank Him for saving me.

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Date \_\_\_\_\_/\_\_\_\_\_/\_\_\_\_\_

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