

Investment Advice from Jesus
Grace Community Church May 2014

Alternate titles: Jesus vs. Warren Buffett. Biblical Portfolio Theory.

Testimony

- Upbringing in the church
- After college, went to banking. Lost my grip on the gospel.
- Read the Bible through for the first time in the summer of 99.
- That same summer, read Grudem and began to understand the true nature of the Gospel – the difference between justification and sanctification.
- One night the “change dropped” on the dark road in CT.
- Ensuing freedom and faith to leave Wall Street and seek out a church plant in Denver.
- The unmitigated joy of being free from fear and greed.
- And now, though still a sinner in 100 other ways, I want to share with you the theological groundwork to this seminal event in my life.
- Said another way: “How the Gospel impacted my perspective on money, possessions and resources.”

Theological groundwork

- You have been well taught. You know that God doesn't come to us with a to-do list we have to complete in order to be saved. God gets the Gospel message to us, He gives us the capacity to repent and believe, and He saves. And He never lets go. We call that justification.
- In light of that, we are called to become more like Christ, to put on Christ. There are indeed commands here, which we now do in light of being saved. This is what we call sanctification.
- But in my own life, I've been pretty poor at this. The to-do lists sometimes seem like a burden.
- But as the gray hair has accumulated, I've begun to realize something. What happened that night in CT - the unbelievable faith to follow Christ more fully; that was the result of A BELIEF in THE TRUTH.
- Here's what I mean. When I was a child, on my to-do list was “no jumping off the roof of the house.” It was a burden for me because I kept trying to figure ways to construct a parachute or use an umbrella to float me down. But when I finally tried it, I suddenly believed the truth of Newton's theories.
- This belief in the truth made obedience easy. In fact, it didn't even feel like obedience. It just simply wasn't something I wanted to do anymore.
- Now we all know sin can be more subtle than this, and we all mature at different rates in different ways. (That's one of the reasons we need each other.) But I believe Jesus when He says the truth will set us free. The to-do lists begin to not be that anymore as we put on Christ little by little and believe truth.

So I want to share a couple of truths that seemed to sink in that night – a month before I gave my notice at the bank.

1. God is Sovereign

- a. Was the “I found it” movement correct? Though well intentioned, it had a detrimental effect on me. It took years before I realized that He actually found me.
- b. What a relief that He found me and I didn’t find him. That means he is intentional about my salvation and he does not fail at what he intends to do.
- c. What can separate us from the love of Christ? Nothing.
- d. He leaves no child behind.
- e. That means that going to heaven, eternal salvation, is a done deal. If you have believed on Christ, you are going to heaven. It is going to happen!
- f. This same Sovereign says “don’t worry.” Not about food. Not clothes. Not provision. (now he also says we are to work, but we can do so without anxiety.) He will provide.
- g. When my father dropped me off at college, he gave me the last \$50 he had. I was on scholarship (provision), but we had nothing else. Yet God provided.
- h. Despite God’s provision during my college years, I graduated and went for the money. I saved every penny. I didn’t tithe. I was close fisted. I worried. Like the children of Israel, I kept forgetting that HE WAS SOVEREIGN and had made promises he intended to keep.
- i. I wasted a dozen years in fear. Over nothing.
- j. This Sovereign who has adopted you, and bought your ticket to heaven, also says He will take care of you. This is the TRUTH.
- k. When I believed the truth, it set me free. I no longer “needed” the money. That career was a 24/7 career. I almost never saw my children awake. I was a lousy husband. A lousy son. I did not participate with Christ’s body in any meaningful way.
- l. The TRUTH of His beautiful Sovereignty gave me faith to walk away from that life and trust God. I opened my fist and gave resources away. (incidentally, this is not just about money. Resources does include the checkbook, but also time, skill, creativity, friendship, encouragement, faithfulness.

2. God owns everything

- a. Not only is he Sovereign. He is owner.
- b. We are His people. He owns the earth and everything in it (do you think that is your air you are breathing?). He owns the universe. He bought you and me, with blood no less.

- c. You and I? We own nothing. You own your house? Stop paying those property taxes and watch what happens? We don't even own our time. That free day you think you have? God can snow 3 feet in your driveway or make your sewer back up into your house.
 - d. Every hour of every day and every thing belongs to Him and we live the lives we live at His good pleasure.
 - e. Newtonian implication: we are playing with His money, His time, His resources. This is sobering, yes? But it is also freeing.
 - f. Here's what I mean. My friend made millions and lost millions in the tech meltdown. And he is miserable about it. He wished he never had it to begin with.
 - g. We don't have to live in that fear. We are simply God's ATM on earth. We get the joy of stewarding God's massive accounts. Conduits of his love towards the lost, and towards his other children. Conduits of God's kindness to the supermarket clerk. Conduits of God's mercy to the driver who cuts you off. Dispensers of God's creativity and skill in music and carpentry, and landscaping, and painting and interior decorating.
 - h. A few years back in Horseheads, I pull into Jubilee. As I pull into the space, I see the car in front of me with the hood up. God said "GO". So I jump out and say, "sorry I'm late; God sent me to help." He freaked! Grabbed his Bible from the back seat and started reading while we jumped the battery. It was beautiful. That Wall Street guy would never have had time for that.
 - i. So at the cross, God makes a declarative statement: everything belongs to Me, including salvation. So be bold, carefree, joyful, as you give away the salvation and resources at your disposal to the world.
3. God is giving.
- a. This is a communicable attribute.
 - b. He modeled this for us in the sending of Christ.
 - c. Christ was very clear that it is more blessed to...give.
 - d. So not only is God the Sovereign who has pledged to take care of us, and not only does he have the resources – all of them. He then models giving and entreats us to follow suit. Not as a to-do, but as a child joins in with her parent's activities.
 - e. This overlaps with the last point, of course, but I want to draw a careful distinction here.
 - f. We live in a very unusual country in a very unusual time. How many democracies in history? How many countries as rich as us in history? Our thoughts about sovereignty are weaker than our forebears in England. Our conceptions about ownership and giving are also weak. We are simply too rich. In light of world history, we are all the 1%. Education, food, medical care, money, shelter, relatively insignificant oppression. Our vision is blurred by wealth.

- g. And so out of this deficit in our thinking rose a line of thinking that distorted God and the Gospel on this topic. The line of thinking goes like this. You give to my ministry, and God will more than pay you back – usually with money, but maybe with health or something else.
- h. I'm not going to take this apart theologically. I just want to pose a question. When you are teaching your children to share their donut with their sibling or a friend, you don't say "good job" and hand them \$20. That would be unthinkable. Yet this false doctrine paints God just like that.
- i. I'm not picking on any of those who preach this, but this just isn't the God who provides for you, owns it all anyway, and wants you to experience the joy of what he did at Calvary.
- j. Interpret Mal 3:10 correctly and you see that this is not a financial transaction with God. Rather, this is the best coaster at six flags. The best steak you've ever tasted. The coolest song you've ever heard.
- k. This isn't about a to-do list. Not guilt. Not payback. This is God saying, "come on – the Ferrari is revved up – let's go take a spin." Pure joy.
- l. THIS IS THE Newtonian truth again. He has given. And to imitate Christ with my skills and love and passion and gifts and resources is to experience that amazing joy that God is just dying to lay on us.

And so this was that night in CT 15 years ago. I had forgotten God, who He is, what He is like and what the amazing Gospel implies. But that night, the change dropped.

You see, a financial advisor tells me that good investment advice considers where you will be at 80 yrs old. But when the truth of the Gospel flashes so bright it knocks you off the horse, and Jesus sits down with you to talk portfolio management, he wants to talk about the 80 million year plan.

That night, God let me see a little glimpse of that plan. It was so beautiful. A Sovereign Savior had saved me, a Sovereign owner was going to take care of me, a Sovereign giver was going to let me run like Him and be like Him and spread love and joy and wealth and beauty in the earth. And I would never need to be anxious again.

As you leave, please don't start a new to-do list. Just consider who He is, how great He is, what He has done. And consider how awesome His 80 million year plan is. Then watch what happens next. I promise you it will be the ride of your life.