

Investment Review

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[0 : 01] Well, do turn with me, if you would, to Luke's Gospel, chapter 16, to the passage we read. Well, as we noted last week, when Edward was speaking to us, the turn of the year is certainly a time for taking stock in all kinds of ways.

We look back to the year past, and we look ahead to the year that is in front of us. And we make assessments, we make resolutions about how things are going to be in the coming 12 months.

And one of the things that we do at the start of the year is try to put our finances in order. I'm not just talking about the post-Christmas belt tightening, although actually, as I said earlier, it's really more like belt loosening, isn't it?

I find, but you know what I mean. January is that month when we have to pay off the credit card bill from December. And, well, most of us have to cut down on the champagne and caviar for a while, at least, don't we?

Just as well. Did you read in the paper that there's going to be a worldwide ban on caviar? So that'll give us all a help, I should think. But it's not just the short term back to old clothes and porridge after the excesses of Christmas at this time of year, is it?

[1 : 23] The new year often is a time for sorting out all kinds of finances, things that we've perhaps been meaning to do all year but haven't got round to it. And that's why, of course, the newspapers are full at the turn of the year of all kinds of articles and adverts and advice about peps and pensions and Isers and Tessers and Sips and stocks and shares and all these sorts of things.

They're full of reviews about the past year and predictions about the future. So, just almost at random, here's a page from last Saturday's Guardian. It caught my eye because of the headline, Wise Men Bring Gifts from the Orient.

It's not an article, as you might suppose, about the magi coming to worship Jesus. It's actually about the Melchior Japan Opportunities Fund, which was apparently last year's best performing unit trust, up 94%.

Anybody got any of that? I'll be seeing you afterwards. Apparently, Japan and the Far East was the sector to be in last year with your investments. By contrast, this tells me European bonds was absolutely the worst.

The Gartmore UK Bear Fund lost 12% last year. Underneath it, there's an advert for Money Observer.

[2 : 45] The headline is this. New Year's Resolution, Number One Financial Security. For over a quarter of a century, we've been helping our readers grow their savings and investments in order to secure their financial future.

Special issue available. Informed predictions on the direction of interest rates, inflation, currency shares, funds, the property market over the year ahead. By this time next year, you could achieve the financial security you desire.

Here we are. You want it? Come and see me afterwards. Actually, the reason that I happened to have this page cut out was because of something on the opposite side. It was only later that I realized the reverse had all that interesting information.

This has nothing to do with my sermon, but I'm going to read it to you anyway. Supermarket chaplains tend their flock beside the frozen lamb. It may come as a bit of a surprise to you if you weren't expecting it, but a retired district nurse who always does her weekly shop at Asda is used to being approached by a man in a dog collar by the pet food aisle.

The in-store chaplain scoops her delighted three-year-old granddaughter, Lauren, into his arms. We always stop and have a chat. And in all the years I've known him, he's never once mentioned religion.

[3 : 58] That's quite something. We're not here to make disciples, he says. People will chat to you about all sorts of things, their cat and their job. We all have stressful lives and all people have needs.

We're here to help whatever way we can. There's a picture of a lovely red jumper, a blue shirt and a dog collar in Asda. Well, there you are. Keep a lookout next time you're doing your shopping.

Excuse my naivety, but I'd have thought that for chaplains to pride themselves in never mentioning God and not wanting to make disciples isn't necessarily something to be terribly proud of.

But of course, that's why the world loves that kind of chaplain. And that's why it gets in the newspaper. Anyway, as I said, that's got nothing to do with Luke chapter 16.

Back to investment reviews. The papers are full of information and advice on finances about the year ahead.

[5 : 00] And no doubt many of us ought to be taking a lot more heed to that sort of wise advice than we do. Especially when we're told that pensions are in crisis and we're not going to be able to live in retirement and so on.

And we do need to listen, don't we, to the wise and the shrewd men of the world who know about these things. If we're not going to be found wanting in our old age and retirements.

So we do need to know what the paper tells us about pensions A-Day. Do you know about pensions A-Day? Apparently the 5th of April this year. It's a big change coming up. You better read about it.

You need to know, apparently, that the Chancellor has suddenly changed the rules. And you can't invest in residential property in your personal pension and get benefits.

I do hope nobody's gone and bought a villa in Saint-Tropez and has now found themselves a bit scuppered by that. We need to know how to lay wise plans for the future.

[6 : 00] How to make wise life investment decisions. It's part of life. And we do well to listen to those who have knowledge about these sorts of things. Those who can give us advice and help us to plan.

Yes, it is true. The men of this world are pretty shrewd when it comes to matters financial. And if you're wise, you'll listen to them. And you'll listen to the markets.

You won't ignore them. You'll be wise and shrewd if you recognize how wise and shrewd the professionals are. They know about wise life investment.

You don't find many poverty stricken fund managers. And you know, that is exactly the advice that Jesus gives his followers in this passage this morning.

Look at the shrewd money men of the world, he says, and learn from them the principles of wise management. That's what he says.

[7 : 04] He says, you, my followers, Christian believers, you're way behind them in your attitude to the future. You need to look at their wisdom and their foresight and their focus and their determination with regards to these important things like life investment and future planning.

And you need to apply that kind of clear thinking to far more important things. To investment not just for life but for eternity.

Because Jesus says in verse 8, The sons of this world are more shrewd in dealing with their own generation than the sons of light.

Isn't that an astonishing thing for Jesus to say? To his disciples, to those followers who have listened to all of his teaching about the eternal kingdom. To those who know about true values, about lasting values, about lasting treasure.

To Christians who have had their eyes open to the truths of eternity, about the world to come, about the new creation. To Christians who have a perspective which totally overshadows the trivial flux of the passing years of our lives on earth.

[8 : 27] And yet, Jesus does say, The zeal and wisdom shown by the men of this world, As they chase wealth that is fleeting, that's transient, Far surpasses the zeal and the wisdom that you show in pursuing true wealth.

Riches which will last for eternity. It's staggering. That's what Jesus is saying. I'm staggered when I look at you, my followers. Why are you so poor at life investment?

That's the question that Jesus is asking us. That's the question he's ramming home to us in this chapter, in Luke chapter 16. He's asking the question and he's saying to us, Listen to me.

Listen to the one who knows this subject inside out. Listen to the one who knows the future. Not just makes guesses about the future or predictions, who knows the future.

Listen to me and learn to become a wise and shrewd investor. A wise investor in the true stakes of life, before it's too late.

[9 : 45] And at the term of the year, it's a good time, isn't it, for us to take stock and to listen to Jesus' words. So let's do that. In telling this story, he's really making essentially two points.

First, a shrewd life investor considers the future. And second, a shrewd life investor invests in the present. And then, of course, he drives home the implication that only a shrewd life investor will reap great and lasting reward.

So let's look at this again. Let's look carefully, just so we get it absolutely clear. It's all about a story of a shrewd investor who considers the future.

Let me just read it again. A rich man had a manager and charges were brought to him that this man was wasting his possessions. And he called him and said to him, What is it I hear about you? Turn in the account of your management, for you can no longer be my manager.

The manager said to himself, What shall I do? This is my master's taking it away from me. I can't dig. I'm ashamed to beg. I know what I'll do so that when I'm removed from management, people may receive me into their houses.

[10 : 57] And he summons the master's debtors, writes off their debts. And the master commends the dishonest manager for his shrewdness.

Here's a man, says Jesus, who's not blind to the facts. Here's a man who doesn't hide from the facts. He really has his head screwed on, this manager.

He's ready for the sudden and unexpected changes in life circumstances that can sometimes happen and take us by storm. He reads the warning signs that suddenly appear when the chairman of the company comes back after his extended Christmas and New Year break in the Caribbean.

He's been over there hosting Tony Blair and his family at his special mansion. Next year he's hoping for a knighthood. He was pipped to the post this year by Tom Jones. Better luck next time. At any rate, first day back at his desk.

To add insult to injury, the company accounts are put before him. And he makes a shock discovery. The company is going down the tubes. It's gone to pot.

[12 : 05] And no, he can't blame it on the high oil price, as the chancellor seems to blame everything on. Nor can he blame it on the bad trading conditions in the high street, because Next and Marks and Spencer have had a bumper year.

No, there's only one thing. It's the managing director. He's a disaster. He's been wasting profit right, left and center. It's all down to him.

So he calls him to the boardroom. And our shrewd managing director sees the writing on the wall. He knows he's for the high jump. And he's absolutely right.

Verse 2. Explain yourself, says the chairman. And then get out, because you're fired. God, you're not running this company any longer. Well, it's common enough.

That'll be happening many times throughout the year to men in the city just like him. And this guy knows that his present happy position, with his fat salary, with his share options and all the rest of it, he knows it's going to disappear with a bang.

[13 : 08] He knows he's out on his ear. There's no gardening leave. Just clear your desk and get out. In the words of verse 9, his unrighteous wealth is about to fail.

It's going to be removed. There's absolutely nothing he can do about it. And so immediately, immediately, it's the future, isn't it, that occupies his attention.

He's got to pay the mortgage on his lovely house in the West End. He's got school fees to pay. He's got his golf club fees. He's got his wife's brand new 4x4 to pay off.

He's got a season ticket at Ibrox. Goodness knows what else. He's got to preserve his place in the social scene, verse 4. He wants to make sure he still gets invited to all the best houses, all the cocktail parties.

So our shrewd city man, our switched-on clever manager, what's he going to do? Well, he doesn't hang about, does he, this chap?

[14 : 08] He doesn't mope. He doesn't try to plead for his job back. It's perfectly clear, verse 2 says, he's going to lose his job. He doesn't play let's pretend.

No, he's a realist and he acts. He's no fool. He's 100% fixed on the future and on preparing the way for it.

He's fixed on the time after, the time when his present wealth, his fragile, frail, precarious, present life has finished.

And a whole new life has got to be faced. That is what his eye is on. And now he is driven with an urgency that he's never had to before.

The precious moments that are left to him in the present must be used to secure that future before it's too late. So what does he do? What can he do?

[15 : 09] Well, he asks himself in verse 3, what can I do? He's too proud to go and busk in Buchanan Street and sell the big issue. But verse 4 tells us he's got wits, hasn't he?

I know what I'm going to do. And verse 5 tells us what he does. He doesn't waste any time. He gets out his BlackBerry and he runs through all the major debtors of the business one by one.

Taps in their phone number and their email. And without delay, he's put together a whole series of appointments. And for the next five days, he spends his time lunching, whining and dining down at one Devonshire Gardens.

Whining and dining one after another all of these business contacts. Maybe by the end of the week, he thinks Gordon Ramsay's worth an OBE after all as well. I don't know. But over fine game casseroles and salmon terrine washed down with lovely Bollinger on ice, he makes a deal with all of these debtors to the company.

And he wipes away huge amounts of their debt. Of course, he's paying for it all on the company credit card because he's still got that in his pocket. And he's making the best of every opportunity that he has.

[16 : 21] And by the end of the week, of course, he's the toast of the town. And very probably, he's been offered about three or four jobs, all with much better salary and conditions than he had before.

And what do you think his boss, the chairman, says when he hears about it all in the grapevine? You know, he's sitting there in the lounge at Hag's Castle after 18 holes with his buddies.

And he hears exactly what's been going on. And when the managing director comes back in to clear his desk and give in the keys for the company BMW, what do you think he says to him?

Well, it's there in verse 8. Here's what the original Greek says. You're an absolute crook. But I have to say I admire your foresight.

I can't help but admit what a shrewd old bird you are when it comes to looking after number one. You saw it coming, and you jolly well got up and did something about it to prepare for the future.

[17 : 21] And I've got to admire you for that. That's what he says. He's not, of course, condoning his dishonesty. Of course not. But he is admiring his shrewdness.

The master commended the dishonest manager for his shrewdness. And Jesus goes on to say, do you see it, verse 8? Yes.

For the sons of this world are more shrewd in dealing with matters of their material future than you are, my followers, who are dealing with something infinitely more important, eternal matters.

And you, that is, Christian followers, you need to learn something from the foresight that's shown even by the dishonest dealers, even by the crooks of this world. That's what Jesus is saying.

Sometimes people get an awful tizzy about the morality of this story. They're worried that Jesus is condoning shady dealing. But of course he's not doing that. He's telling this story to shock us, to arrest our attention.

[18 : 32] He's clearly not condoning dishonesty. He's making this simple point by way of contrast and by way of comparison. You followers of mine, he's saying, you don't even have the discernment of the dodgy characters of this world.

This man saw the day of reckoning coming. The day when he'd be called to account. And he saw certain ruin was coming. Unless he acted with alacrity to save himself.

Why can't you, Christian people, my followers, why can't you even be halfway as concerned about a far, far greater day of reckoning that's coming? And about an eternal future that's to be saved or lost?

That's what Jesus' point is. The sons of this world know how many beans make five. They know the dates and the deadlines. They know everything that matters and they act.

Why don't you? That's what he's saying. That's right, isn't it? The money pages know all about these sorts of things. They're all telling us that the 31st of January is the last day for your tax return.

[19 : 45] The last day for your pension contribution. April the 5th. Every accountant knows is the year-end accounts. You've got to get the figures. You've got to get the budget.

You've got to get the accounts in. All the analysts and all the brokers, they've got their models, their charts, their research, everything to predict the future, the currency movements, the commodities, the money supply, all these sorts of things.

They read the signs. And they act to secure the future. And Jesus says, You, my disciples, above all people, you know that a day is coming.

Verse 9. When unrighteous mammon will fail. When the material things of this world will fail, will disappear. And you need to think about that day.

The day when God will say to every one of you, Turn in an account of your management. So are you doing that, my disciple, Jesus says, With anything like the determination and the urgency of the shrewd manager in my story?

[20 : 58] Because a shrewd life investor considers the future. The eternal future. Well, how much do we think about that?

It's his question. And Jesus says we must. And not only that. When you do, you must also act. That's the second thing. A shrewd life investor acts in the present.

Verse 9. You make friends for yourselves by means of unrighteous wealth. That is the material things in this world. So that when it fails, they may welcome you into eternal dwellings.

Because that's Jesus' command. Remember, he's talking to you. To his disciples. To his followers. Yes, says Jesus, Christian people need to apply the same level of hard-headed reckoning to their eternal future provision as the worldly wise do to their material investments.

And yet he says you don't. You're miles behind the investors of this world. In your enthusiasm and your commitment. And in your wisdom.

[22 : 10] The sons of this world are far more shrewd than the sons of light. More shrewd with the trivial and passing things of this world than we are with the vital things of eternal consequences.

Don't you see, says Jesus, everything that you have in this world is on loan. It's a stewardship from God. It's to be used for him and used for a return in eternity.

So why are you so slow to invest it wisely now? Don't expect to have an account that's a friend to you in the world to come if you refuse to invest wisely in preparation.

That's what he's saying. You see, you're not just investing for the future, for the eternal future that you must think of, but you must invest for that future in the present, now.

So verse 9 is clear, you see. Invest wisely now, says Jesus, so as to have a return in eternity when all the wealth of this world is no more, when it's failed.

[23 : 26] Now, be careful. Jesus is not saying, he is not saying, you can buy your way into his kingdom. Of course he's not saying that.

Everywhere else he says the opposite. He's talking to his followers. But he is saying to believers, to followers of Jesus, at least outwardly, he is saying that our use of our material means in this age does work for eternity.

He is saying that there is such a thing as laying up treasure in heaven, as he talks about in Matthew chapter 6. He's saying that all that we have in this life is a stewardship from God and that we are to use it for his goals.

And that we shall be held accountable if we do or if we don't. And if an unbelieving and a materialistic world sets great store by its material future, if it strives to invest shrewdly so as not to lose out, how much more should followers of Jesus lay store by an eternal, a spiritual future?

You see? It's a no-brainer, as the Americans would say. But you don't seem to do that, says Jesus. That's my point. The sons of this world put you to shame.

[24 : 56] It's all they've got. And they devote themselves tirelessly to it. But look what you've got to invest for. So why are you so poor at grasping real life investment?

You need to learn from the ways of the world. You need to apply their zeal to the ways of eternity. That's what Jesus is saying. Use your fleeting material wealth to invest for things that will not fail.

Do you show a fraction of the enterprise and dedication that the world shows in chasing a material future for grasping your spiritual future?

That's his question. That's Jesus' challenge in this parable for his disciples, for professing believers. In fact, you know, it's really something of a powerful indicator as to whether you've grasped what it really means to be a true follower of Jesus at all.

You see verse 14? The Pharisees, the Pharisees were very outwardly religious and faithful. Everyone thought they were very holy, they were very sound and evangelical in their doctrine.

[26 : 13] They were very committed to the faith. But, verse 14 says, they were lovers of money. That was where their heart really was.

They loved this world and its wealth that fails. And the truth is very simple. Either you're a lover of this world and its wealth or you're a lover of Jesus and his kingdom.

And you can't be both. John says in his first letter, doesn't he, do not love the world or the things in the world. If anyone loves the world, the love of the Father is not in him.

And that's what Jesus says here in verse 13. You cannot serve God and money, mammon, material things. Only one of these can really possess your heart.

It's the Lord or it's the world. Of course, God sees our true hearts, doesn't he? He sees the true loves of our hearts.

[27 : 18] And our hearts tell what the true us really is. It's a thought, isn't it, that the Lord sees our bank statements.

And those things are pretty good indicators of our priorities. I really do not like people seeing my bank statement, do you? But here's the thing, even in my shredder, God can see it.

And he can tell what my priorities are, whether it really is comfort and commodities or worse, or whether it really is mission and ministry and the concerns of his kingdom.

He can see that. And my wallet is a very great spiritual thermometer that he can read. Somebody told me just last week, you know, of a Baptist church in the United States that insists that when people are baptized by full immersion, they have all their clothes on so their wallets also are baptized.

God sees our diaries. He sees how many hours are wasted on entertainment and self-absorption compared with the hours spent pursuing the goals of his kingdom, which will last forever.

[28 : 37] He sees into our homes and he sees whether they're castles of privacy and recreation and that's all that they are, or whether they are open and receptive places to the needs of others, feeding the hungry, providing family to the lonely folk in God's family.

He sees into our church life and our priorities how much of our energy and our effort is spent looking after ourselves and our comfort, even if we dress it up and call it fellowship when actually it's just self-indulgence.

He sees that. What he sees if our energy and effort and our resources are really being directed towards things that last forever. Evangelism, bringing people into the kingdom, equipping the saints for works of ministry that will last forever, reaching the city, the nation, the world.

See, all of these things are like these investment reports that we get once a year, aren't they? that show whether we are in fact investing wisely for the future or not. So are we wise investors?

Are we shrewd investors as we begin the year 2006? Are we putting all our earthly time and our talents and our money into stock that pays dividends in eternity?

[30 : 02] Or are we foolish? You see, friends, we all have worldly wealth, don't we? It may be great, it may be small. The question is not how much we have.

The question Jesus asks us is, what are you using it for? What are you doing with the life that I've given you? I give you all. Because the truth is that we are being prepared now in this present world, in this world of passing worth, of unrighteous worth that so easily deceives us.

We're being prepared now for the time after that wealth fails. For the world to come, for the kingdom of Christ which is eternal. For the wealth that does not fail.

For real riches. And this life and our investments in this life with the passing wealth we are given to steward now is what determines whether we can be trusted with lasting wealth then.

That's the clear implication that Jesus drives home in verses 10 to 12. One who is faithful in a very little is also faithful in much.

[31 : 17] One who is dishonest in a very little is also dishonest in much. If you then have not been faithful in the unrighteous wealth who will entrust you to the true riches? If you've not been faithful in that which is another's who will give you wealth which is your own?

Do you see? It's like a fund manager's track record. He's been proven to make money with your money. That's what brings in the investors.

Is he proven? Does he have a track record? And Jesus says if you're faithful now verse 10 in little wealth you'll be trustworthy with much wealth. If you're faithful now verse 11 with unrighteous with passing wealth you'll be trusted with true riches which lasts.

If you've been faithful with another's wealth verse 12 given to you on loan to steward from God then you'll be given wealth of your own in the world to come.

Stands to reason. What is this lasting wealth he's talking about? Well of course it's not pots of gold. It's not material gain.

[32 : 33] No, verse 13 has the answer. It's serving God. Not just in this passing world but forever. forever. And that's why your investment in this life shows whether you're prepared for future reward because the shrewd investor now sinks all that he has into serving Christ now.

And so there's no greater reward for him or for her than to be serving Christ forever. But you see if your real heart is in this world's fleeting treasure how can you possibly be rewarded in the world to come?

Because the things that you treasure will all be gone. Earthly wealth will have disappeared. It just won't be there. You see you literally cannot serve God and mammon God and material things in the eternal kingdom you can only serve God because all of these things will have passed away.

And that's why Jesus' point in verse 13 is very clear. You can only serve one master now also and you will go on serving that same master that you choose to serve forever and ever.

Either serving God in his eternal kingdom of light or serving money unrighteous fleeting wealth which will fail says Jesus which will be burned up.

[34 : 12] And therefore if that is what you serve you'll go along with it. So friends this is a time of year for reviewing our life investments.

and I can't be like that chaplain in the supermarket that doesn't want to make disciples and never mentions God. Now I've got to pass on to you Jesus' message and Jesus' message is this we are living in time for eternity.

So we better make sure that we are shrewd investors of our time and our talents and our money don't you think? We better ask the Lord Jesus Christ for some investment advice early in 2006 and then go home and teach our diaries a lesson our church calendars our bank accounts all kinds of things.

For as Jesus says the sons of this world are more shrewd in dealing with their own generation and the sons of light and I tell you make friends for yourselves by means of unrighteous wealth so that when it fails they may receive you into the eternal dwellings.

That's Jesus' life investment for this year and for every year. Let's pray. Heavenly Father we thank you for your words of promise and of warning that remind us of the true weight of eternal matters as compared with the fleeting weightlessness of the life of the present day.

[36 : 08] We do thank you that you are a God who gives us all and who has given to many of us so much in material terms in terms of gifts and abilities and opportunities and time and friendships and associations.

We do pray that you would help us to be as shrewd and wise and more so than the men and women of this world in thinking about matters of eternity that we may in this year ahead and every year following invest our lives our hearts our minds and our souls in living for the kingdom which shall be forever and for the glory of Christ which is eternal and may our joy and reward truly be in serving you now and so in serving you in that kingdom forever for we ask it in Jesus Christ's name Amen Him