TITLE: Safe Investing

TEXT: Mt 6:19-24; Jn. 3:16-18; Ro. 10:9-11

INTRODUCTION: Today I want to talk about keeping our investments safe.

How many here this morning have investments, something that you have or are or plan to be investing in?

When I left Dahl’s Foods several years ago I took the retirement money I had with them and invested it in a mutual fund IRA account.

As further investment I have tried to add a little to that IRA account every year.

With the economy the way that it is and the amount of debt that we have incurred as a nation it is endangering the value of our dollar, I few years ago I decided to take some of the money we had in the mutual Fund IRA and used it to by some Gold and Silver to put in a precious metals IRA account, as what they call a hedge against inflation and actually having something of material value if the dollar would ever totally collapse wiping out any money in mutual funds.

I felt that for us that was wise stewardship with that which God has blessed us with.

Once I made that decision I pretty much just forget about those IRA accounts. I get monthly statements that I very seldom even look at.

But as I was thinking about this, these kinds of investments are just a minor part of what we invest in this life.

If we have a house then we have an investment in real estate. If we have a car then we have an investment in property.

If we are married then we have made an investment in our spouse, and if we have children we have made an investment in them as well, an investment of our time, our life.

If a young person goes to school then they are investing in their education, their future.

We have jobs we are investing in our occupation.

The point is we will all make investments in this life but the question is: are we keeping those investments safe?

The way we keep them safe will depend on what kind of investment we are talking about.

To try to keep my retirement income safe I diversified. I diverted some of those funds to precious metals.

But guess what? That is still not a totally safe investment because in 1933 President Roosevelt banned all private ownership of Gold in the USA and it had to be turned into the government for around 20.00 an ounce.

That ban stood until President Reagan lifted it in 1974.

Any president can do much the same thing today by executive order. (it just won’t happen in an election year)

If we have invested in a house that house may burn down or be blown away by a tornado rending our investment worthless.

If we have invested in a car that car may get wrecked or blow a motor or transmission seriously affecting the value of our investment.

Almost 50% of the marriages in our country today end in divorce and any investment we have made in that marriage goes down the tubes.

Most often the parental relationship with one’s children changes to some degree as well.

We can lose the investment we have placed in our jobs if our company goes out of business…

We may invest in educating ourselves in one area just to see that area become obsolete and our education useless to us in that area.

So how in the world are we to keep our investments safe?

We simply would need to invest in a totally secure market, one that comes with guarantees and is 100% secure.

And this investment is not hard to find because it is only offered in one place…..

**Matthew 6:19-21(NIV)**  **19“Do not store up for yourselves treasures on earth, where moth and rust destroy, and where thieves break in and steal.**  **20But store up for yourselves treasures in heaven, where moth and rust do not destroy, and where thieves do not break in and steal.**  **21For where your treasure is, there your heart will be also.**

**19“Do not store up for yourselves treasures on earth, where moth and rust destroy, and where thieves break in and steal.**

As I said, any earthly investment that we may make here on earth comes with some risk.

Even if we have money in a FDIC insured bank account it is not 100% safe. What if the total economy collapses and goes under and the FDIC doesn’t have the money to back their guarantee?

All of the treasure that we store up on earth is subject to moth, rust and theft…. No investment that we may make on this earth is 100% safe!

But then God tells us where we can make an investment that is 100% safe and secure…

**20But store up for yourselves treasures in heaven, where moth and rust do not destroy, and where thieves do not break in and steal.**

Any treasure that we store up in Heaven will be 100% safe and secure waiting there for us to claim when we arrive.

What I want to address this morning is:

1. How do we open this Heavenly account?
2. Just what is this Heavenly treasure that we are to store up?
3. And what makes it a safe investment?

First, how do we open this Heavenly account where our treasure can be 100% securely stored?

**John 3:16-18(NIV)**  **16“For God so loved the world that he gave his one and only Son, that whoever believes in him shall not perish but have eternal life.**  **17For God did not send his Son into the world to condemn the world, but to save the world through him.**  **18Whoever believes in him is not condemned, but whoever does not believe stands condemned already because he has not believed in the name of God’s one and only Son.**

We open our Heavenly account only one way and that is by applying for it through Jesus Christ.

The Apostle Paul tells us just how we do that in:

**Romans 10:9-11(NIV)**  **9That if you confess with your mouth, “Jesus is Lord,” and believe in your heart that God raised him from the dead, you will be saved.**  **10For it is with your heart that you believe and are justified, and it is with your mouth that you confess and are saved.**  **11As the Scripture says, “Anyone who trusts in him will never be put to shame.”£**

A Heavenly account is opened in our name the moment that we embrace Jesus as the Lord and Savior of our life.

If our treasure is to be stored in Heaven then we need to become a citizen of Heaven in order to have an account there.

Again, how do we become a citizen of Heaven?

**9That if you confess with your mouth, “Jesus is Lord,” and believe in your heart that God raised him from the dead, you will be saved.**

A verse with a great promise---**you will be saved!**

But a promise with a condition attached to receiving it…  
**9That if you confess with your mouth, “Jesus is Lord,” and believe in your heart that God raised Him from the dead…**

**9That if you confess with your mouth, “Jesus is Lord.**

There are two words here we need to understand if we are to become a citizen of Heaven…

**Confess= homologeō**

**1) to say the same thing as another, i.e. to agree with, assent**

**2) to concede not to deny**

**2b3) to confess, i.e. to admit or declare one’s self guilty of what one is accused of**

To confess means to come into agreement with or to admit or declare one’s self guilty of what one is accused of.

Confess is a verb that speaks to the subject. The subject it speaks to here is: Jesus is Lord, or the Lordship of Jesus.

So what we find this saying is that in order to be saved we need to come into agreement with God about the Lordship of Jesus Christ, to confess, i.e. to admit or declare one’s self guilty of what one is accused of

What is it that all of us are guilty of? Sinning against God!

We need to come into agreement with God about our sin, see our sin as God does, something that hurts us, hurts those around us and hurts the heart of God because it is our sin that has separated us from Him.

We need to come into agreement with God about the Lordship of Jesus Christ.

The Greek word used for Lord here is:

***koo'-ree-os* (*supremacy*); *supreme* in authority, that is, (as noun) *controller*; by implication—God, Lord, master.**

What we need to confess, come into agreement with God about is the Lordship, the supremacy of Jesus Christ in our life, that we have surrendered control of our life to Him allowing Him supreme authority in our life.

Let me ask you a question this morning--- Can true confession ever be based upon something false, something that is not a truth, a reality?

An example I have often used in the Jail ministry is that if one commits a crime and their friend is mistakenly picked up and charged with that crime and because they are your friend they decide to take the wrap for you even though they had nothing to do with the crime.

They are tried, found guilty and at sentencing the judge gives them one last opportunity to confess to what they have done and asks the convicted man; did you do the crime and the man says, yes judge I did it. He has not confessed! You cannot confess a lie and have it be true confession! You cannot confess a lie, an untruth something that in reality did not happen.

In this case all you have done is lied to the judge.

However if you did do the crime and the judge asked if you did it and you say, yes judge I did it, you have confessed. You have come into agreement with the judge as it pertains to what you did.

For confession to be true confession it has to center upon reality, upon truth.

For a professing Christian to say that they have asked Jesus to be their Lord yet they haven’t given Him control, allowed Him supremacy of their life, they have made a false confession which is really no confession at all if it is not based in reality, something that has actually happened.

So to open a Heavenly account we need to become a citizen of Heaven and we become a citizen of Heaven through surrender of our life to

Christ allowing Him to live His life vicariously through us as we allow Him supremacy in our life!

So what then are the treasures that we are to store up in this Heavenly account where **moth and rust do not destroy, and where thieves do not break in and steal?**

There may be many things that become treasure that is stored in our Heavenly accounts.

Sometimes a kind or comforting word spoken to someone who needs that encouragement I believe can be a treasure stored up in our heavenly account.

Living our lives faithfully to the Lord, faithfully attending Church services and fellowships-- and not just for what we may get out of it but for what we have to contribute to it ,even if the only thing that we contribute is our presence. It may just be our smile or handshake or hug that may be the encouragement that someone else there desperately needs that day.

When we take the time to visit the sick or the infirm or the prisoner because of our desire to please God it becomes a treasure in our Heavenly account.

But the primary treasure of Heaven, I believe, is a lost soul won over to the Lord through our confession of the Gospel of Christ.

The soul saved because we have personally witnessed Jesus to them leading them to the Lord.

Or whenever we may just plant seed by sharing Jesus and Gods Word with someone who may years later accept Christ through another Christian leading them to Him, yet if those early seeds were not planted they may have never come to that place of surrender to Christ.

When we give of our substances to send others into places that we may personally never be able to go with the Gospel message of Jesus Christ and partner in the ministry of our missionaries, I believe we are storing up Heavenly treasure as those souls, in faraway places, are reached with the Gospel of Christ and become saved themselves.

I believe that the lost being saved is Gods greatest treasure and the one that will pay the largest dividends to us who have played, even a small part, in their deliverance and salvation.

And finally, why is our treasure that we store up in Heaven safe?

Because it becomes eternal treasure, Or it is eternal just as Heaven itself is eternal.

**20But store up for yourselves treasures in heaven, where moth and rust do not destroy, and where thieves do not break in and steal.**

There is no moth to destroy in Heaven! There is no rust to corrode in Heaven! There is no thievery in Heaven!

It is secure because Almighty God watches over it!

Jesus ends these thoughts with this truth:

**21For where your treasure is, there your heart will be also.**

If we see our treasure as our earthly bank accounts and stock portfolios and retirement accounts then that is where our heart will be….

If we see our primary treasure as what we do for Christ and the reward that it stores up for us in Heaven then that is where our heart will be!

Where is your real treasure stored this morning?

What treasure are you most concerned about, the investments you have made here on earth or the investments that you have made in Heaven?

**21For where your treasure is, there your heart will be also.**

Is your heart set firmly upon Heaven and the rewards awaiting you when you get there?

Is it your desire to increase your store of Heavenly treasure?

If so, then we have opportunity to do that today…

This is missions Sunday . This gives us an opportunity to increase our store of Heavenly treasure as we give so others who are called can go to those places we cannot with the Gospel message of Jesus Christ.

By enabling them to go we partner with them in their ministry and we will reap a reward as people, we may never meet this side of eternity, embrace Jesus and are saved and enter His kingdom through their proclaiming the Gospel to them.

Jesus said: **For where your treasure is, there your heart will be also.**

What do you see as your true treasure this morning that your heart is set upon?

Treasures on earth, where moth and rust can destroy, and where thieves can break in and steal.

Or, treasures in heaven, where moth and rust do not destroy, and where thieves do not break in and steal.

**For where our treasure is, there our heart will be also.**