**RISE UP** in 2021

November 14, 2021

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**MAKING CHANGE**

***Tomorrow Matters***



Our goal is to truly **live** a **rich** life.

*They are to* ***do good****, to* ***be rich in good works****, to be* ***generous*** *and* ***ready to share****, thus* ***storing up treasure*** *for themselves as* ***a good foundation for the future****, so that they may take hold of that which is truly life.* 1 Timothy 6:18–19

Four changes in the way we think and live:

* Less is More
* Stress is Bad
* Giving is Good
* Tomorrow Matters

**How do you feel about tomorrow?**

What you do **today** shouts what you **believe** about tomorrow.

We prepare for tomorrow … **today**.

**TOMORROW MATTERS**

**There are two problems that keep us stuck!**

The belief that life should to be **fair**.

Life not being fair has become an excuse for irresponsibility.

*He has told you, O man, what is good; and* ***what does the LORD require of you*** *but to* ***do******justice****, and to* ***love kindness****, and to* ***walk humbly*** *with your God?* Micah 6:8

We neglect **tomorrow** because we believe **today** is not fair.

Jesus gives to people different things … In Matthew 20, Jesus tells a parable about the Kingdom of Heaven …

*But he replied to one of them, ‘Friend, I am doing you no wrong. Did you not agree with me for a denarius? Take what belongs to you and go. I choose to give to this last worker as I give to you. Am I not allowed to do what I choose with what belongs to me?* ***Or do you begrudge my generosity****?’So the* ***last will be first, and the first last****.”* Matthew 20:13-16

The second problem is probably this biggest threat to your future ...

We relentlessly pursue what we want … **now**.

This is the biggest challenge facing the next generation. We have been so conditioned to instant gratification that it is hard to think about the future.

I want and need it NOW -**versus** - I will never be able to get it.

Now! We want it now! One of the most often seen places that this, “I want it now” mindset shows up in our finances ...

* 63% living paycheck to paycheck during the pandemic
* 44% pre-pandemic
* 2/3 of people regretting that they didn’t have savings or emergency fund
* 42% of boomers have nothing saved for retirement

Because tomorrow matters … today has **responsibilities**.

**So what do we do?**

The Way of **Wisdom**

*Go to the ant, O sluggard; consider her ways, and be wise. Without having any chief, officer, or ruler, she prepares her bread in summer and gathers her food in harvest.* Proverbs 6:6–8

*Take a lesson from the ants,* ***you lazybones****. Learn from their ways and become wise! Though they have no prince or governor or ruler to make them work, they labor hard all summer, gathering food for the winter.* Proverbs 6:6–8 (NLT)

*The wise have wealth and luxury, but* ***fools spend whatever they ge****t.* Proverbs 21:20 New Living Translation

*By wisdom a house is built, and by understanding it is established; by knowledge the rooms are filled with all precious and pleasant riches.* Proverbs 24:3–4

**Parable of the Talents -** Matthew 25:16-30

*For it will be like a man going on a journey, who called his servants and* ***entrusted*** *to them his property. To one* ***he gave five talents****, to* ***another two****, to* ***another one****, to each according to his ability. Then he went away.* Matthew 25:14–15

**Life is not fair.** Why did one get five, one got two and one got only one?

*He who had received the five talents went at once and* ***traded*** *with them, and he* ***made five talents more****. So also he who had the* ***two talents made two talents more****. But he who had received the* ***one talent*** *went and dug in the ground* ***and hid his master’s money****.* Matthew 25:16-17

We put value on what we **have** and do not **have**.

God puts value on what we **do** with what we **have**.

Investing … I am not an expert. We know and talk to experts that help us make wise decisions …

Invest in what you **understand**.

Diversify … do not put all your **eggs** in one basket.

*But* ***divide*** *your investments among many places, for* ***you do not know what risks might lie ahead****.* Ecclesiastes 11:2 NLT

Look long term … do not try to get **rich** quick.

*But* ***those who desire to be rich*** *fall into temptation, into a snare, into many senseless and harmful desires that plunge people into ruin and destruction.* 1 Timothy 6:9

Money +Consistency +Time = **Wealth**

*Wealth gained hastily will dwindle, but whoever* ***gathers little by little*** *will increase it.* Proverbs 13:11

**Compound Interest**

If you were offered 1 million dollars today, right now ... or

1 penny doubled every day for 30 days, which would you take?

1 penny doubles every day for 30 days = **$5,368,709.12**

Our choices have consequences for the our future.

**Choose to make your money work for you.**

*Now after a long time the master of those servants came and* ***settled accounts with them****. And he who had received the five talents came forward, bringing five talents more, saying, ‘Master, you delivered to me five talents; here, I have made five talents more.’ His master said to him, ‘****Well done, good and faithful servant****. You have been faithful over a little; I will set you over much.* ***Enter into the joy of your master****.’* Matthew 25:19-21

He says the same thing to the one with two talents … And the one who had the two talents came forward, saying, ‘Master, you delivered to me two talents; here, I have made two talents more.’ His master said to him, ‘Well done, good and faithful servant. You have been faithful over a little; I will set you over much. Enter into the joy of your master.’

**Why**? Because having little or a lot does not make you better in God’s eyes.

God is **less** concerned with what you **have** than He is with what you **do** with what you have.

Look at the last servant …

He who had received the one talent also came forward, saying, ‘Master, I knew you to be a hard man, reaping where you did not sow, and gathering where you scattered no seed, so I was afraid, and I went and hid your talent in the ground. Here, you have what is yours.’

*But his master answered him, ‘****You wicked and slothful servant****! You knew that I reap where I have not sown and gather where I scattered no seed? Then* ***you ought to have invested my money*** *with the bankers, and at my coming I should have received what was my own with interest. So take the talent from him and give it to him who has the ten talents.* Matthew 25:26-28

*For to* ***everyone who has will more be given****, and he will have an abundance. But from the one who has not,* ***even what he has will be taken away****. And cast the worthless servant into the outer darkness. In that place there will be weeping and gnashing of teeth.* Matthew 25:29–30

**Two Types of Sin**

**Sin of Commission -** The bad stuff we do

**Sin of Omission -** The good stuff we fail to do

Our ultimate goal is to **invest** in the **Kingdom** of God so that we all can become a ***Whole People*** *taking the* ***Whole Gospel*** *to the* ***Whole World****.*

Money is a **re-source**, but it is not your **life-source**.

French *ressource*, from Old French *ressourse* relief, resource, from *resourdre* to relieve, literally, **to rise again**, from Latin *resurgere.*

*but lay up for yourselves treasures in heaven, where neither moth nor rust destroys and where thieves do not break in and steal. For where your treasure is, there your heart will be also.* Matthew 6:20–21

It is not what you **have** that matters.

It is what you **do** with what you **have** that matters to God.

You have to ***choose***that you want to***change.***