

Part 12: Don't Short Yourself

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In the late 1990's one Los Angeles family saw an investment opportunity they couldn't pass up. They drove all over the country, gobbling up shares of what was, to them, a future proof investment. By the end of it, the family had poured over \$100,000 dollars plus expenses into their venture.

Their investment gained a great deal of interest. But not the kind of interest you'd hope for. Today, all their money, and all their toil has amounted to a garage full of over 20,000 Beanie Babies.

Maybe you knew, or experienced, the Beanie Baby craze. It swept the country promising future riches if you could purchase the right collectable plush animals stuffed with plastic pellets. It was the nature of these cute little toys that added salt to the wound—it wasn't a lifeless stock purchase—it was cute and cuddly toys. Kids, grandparents, and whole families joined in the scheme and the end was not merely economic disappointment—but emotional and relational ruin.

Examples like these remind us to be careful of what we invest in—and it's wise investments that Paul wants to leverage as he buttons up his letter to the Galatian churches.

Paul is after the sum investment of your life. In chapter 5 he reminded us of the resources and opportunity that have been given to those who have been saved by grace through faith. We have the full economy of grace behind us—and we will spend it on what we think will benefit us the most.

We all live like investment bankers—studying the markets, reading the reviews, and determining the best way we can invest our relationships, our time, our attention and our finances. The end of the matter, like any good investment, is our own long-term security and benefit.

The question Paul wants you to consider today is: Are you investing well?

If we aren't careful, even Christians who are stunned by the riches of free grace in Christ, can find themselves investing their new life into old markets destined to fail. And if we aren't careful, these risky investments in the end will leave us coming up short. That's the title of our sermon this morning: "Don't short yourself."

In Christ Jesus, every Christian has secured the bag of Heaven's riches. So don't invest your life in things which will one day amount to nothing. Don't sell yourself short. Trust what you have in the gospel not only for your life—but with your life. Because we are always buying and selling, be sure you're buying and selling with and for what truly matters.

But our main point this morning is this: **Christians share with others today because of what we will share together in glory.**

The confidence of what we have in Christ shapes the way we spend our lives. So, to help us make these wise investments, Paul is going to commend to us four things today: **Secure Good Advisors, Make Wise Investments, Invest Conservatively with Aggression**, and lastly **Invest Broadly with Narrow Focus**.

Let's begin with Paul's investment strategy. Point one: **Secure Good Advisors.**

Paul says this in **Galatians 6:6**, "Let the one who is taught the word share all good things with the one who teaches."

I know the benefits of good financial advisors. My mother is a CPA. My brother is a financial advisor. We have a family friend who is a very sought after financial advisor in California. To make money, people give her money.

Why do they do this? Because they know that she is wise, she cares for her clients, and she has their best long-term interests in mind. They could save a few bucks and try to manage their investments on their own—but the risks are large. They might forget important deadlines, they might pick the wrong funds, or they might be scammed by others who do not have their best long-term interests in mind.

We know our resources are best managed by someone who loves us, knows us and wants to see us grow. Wise advisors help us take the little we have and grow it into something much larger.

Paul's investment advice here is that simple: If you want to grow securely and steadily, pay your pastors.

Biblically, the title of “pastor” and “elder” are the same office. One speaks to their title the other to their role. We have seven pastors, three are paid full time by the church, four are not. The Bible assumes this to be a normal pattern. Quoting both Moses and Jesus, Paul says this in **1 Timothy 5:18** when he says, "For the Scripture says, 'You shall not muzzle an ox when it treads out the grain,' and, 'The laborer deserves his wages.'"

When and why should a church pay an elder? Well, right before that verse, Paul said this in **1 Timothy 5:17**, "Let the elders who rule well be worthy of double honor, especially those who labor in preaching in teaching."

According to Paul, churches should try to pay pastors who rule well. In other words, a church should, as much as they are able, set aside men particularly gifted in shepherding to work financially as shepherds. In that instance the church says, "We are willing to have less money in order to have more of you."

But in 1 Timothy, and Galatians, Paul emphasizes the most essential place and purpose for which they should pay their pastors: to ensure, protect and promote the week in and week out preaching of the word.

While all elders shepherd, not all elders preach publicly. Yet the public preaching of the word is the most essential and primary investment for their own wellbeing. Jesus himself said, “sanctify them in the word—your word is truth.”

This might feel like it's coming out of right field in Galatians. But it's not. Remember, Paul planted these churches in Galatia, and he did so amidst strong persecution.

However, he entered back into the persecution and revisited all these churches Luke tells us why in **Acts 14:21-23**, "They returned to Lystra and to Iconium and to Antioch (cities in Galatia) strengthening the souls of the disciples, encouraging them to continue in the faith, and saying that through many

tribulations we must enter the kingdom of God. And when they had appointed elders for them in every church, with prayer and fasting, they committed them to the Lord in whom they had believed."

Paul was obviously very content, and very capable of exerting his apostolic care to churches through his letter writing ministry. But Paul knew that Jesus gave the Apostles for a unique season in the church. Long term, Jesus' care for the church would not be from Apostles writing in far away places, but local pastors in local churches loving, caring and leading God's flock. That's where Jesus entrusted his care. Paul didn't spend his money to make this point—he nearly gave his life to do this.

And yet, Paul's letter reminds the Galatian Christians that they are presently troubled and upset. What happened? Having endured the pain of persecution—they are now distressed, uncertain, and doubting the very gospel Paul once preached.

How did this happen? Well, we might be able to take a guess by piecing together the letter.

It seems likely, that not long after Paul left—smooth talking and good-looking false teachers rolled into Galatia. They started preaching a false gospel that made much of man, and less of Jesus. They began to ask the churches for money and they squeezed the faithful elders out of their own pulpits and drove them back to their day jobs to support their own families. This predatorial pulpit squeeze has long been a problem in church history.

Martin Luther once commented during the Reformation that the Catholic priests were richly compensated for their preaching, but the preachers of the Reformation had nothing.

If false teachers provide a false assurance of salvation for nothing more than Sunday attendance or direct deposit—they gain quite a following. Yet, those are false teachers and wolves dressed in a shepherd's cloak. We see this flourishing in our digital world, and it should grieve us. It should offend us. And it should warrant a response from us.

And if you want to fight false teachers—pay faithful pastors. Give them the resources they need to know God's word well, and to use it as both a staff against the enemy and a hook to draw wandering sheep back. This is what is needed for local churches and for global missions.

Brothers and sisters, I want to affirm you. My wife and I, and I believe I can speak for the other staff pastors, feel that you have shared every good thing with us. Thank you. It is a great privilege to be set aside for such a work and I pray that it would prove to be for you a wise investment that bears much fruit in your life.

Yet, because I love you, I want to continue to remind you of what Paul is saying. If I were to platform for a moment, I would like to point out the great need there is for pastors in the greater Western Montana area. And while the harvest is plenty, the workers are few. Why is that? Part of that is financial. Of the seven churches we partner with frequently, only three of those churches have a budget large enough to qualify for a home loan. They don't have the money needed to pay trained, qualified men to do this. This is why we want to invest in our building, in our training, and in our area churches. We want to train people who already live here and get them into places and pulpits where they can serve churches, care for Christians and protect the gospel. That's the kind of investment we want to make. And we pray that our budget, I pray that my ministry, might contribute to that end.

Don't sell yourself short—invest in good pastors and make sure they can give you the time and energy we need. And what would those wise investors do? They'd help you make wise investments. That's our next point: **Make Wise Investments**.

Faithful leaders help us be wise investors. Here's what Paul says: **Galatians 6:7-8**, "Do not be deceived: God is not mocked, for whatever one sows, that will he also reap. For the one who sows to his own flesh will from the flesh reap corruption, but the one who sows to the Spirit will from the Spirit reap eternal life."

In the early 2000's a group of investment bankers began to offer mortgages to buyers who couldn't afford them. They took those thousands and thousands of mortgages and sold them to investors as "Grade A" safe investment bonds. They thought they could cheat the market. They assumed that the housing market would keep going up, so those risky loans would become safe. They lied to the investors, selling to them safe investments when, in reality, they were worthless.

Because as soon as those interest rates went up, those poor buyers who were told they could afford their mortgages no longer could. And the castle of cards crashed down. People lost their homes, banks lost their investments, the housing market collapsed and the economy crumbled.

They thought they could outsmart the system. But you can't beat gravity. You can't cheat the economy. And you can't cheat God. Do not be deceived.

Do not be deceived, Paul says, when it comes to the investment of your money, your time and your passions. You might think that spending and investing in worldly gains is a safer and more profitable investment—but God will not be mocked.

The word Paul uses here is a rare word which means to turn up your nose at God. If we think that the worldly resources we have are best spent in worldly ways, then we are making a mockery of God. But here's the thing--God will not be mocked. You can't short the housing market, and you can't short God. Which means if we refuse to believe what Paul is talking about, we will be the fools in the end.

Paul uses the illustration of sowing a seed. Just as farmers go and cast their seeds on the ground and endure a season of waiting in hopes that they will have a crop--the whole of our life a series of reaping and sowing.

The battle Paul talked about earlier between the desires of the flesh and Life of the Spirit is a spiritual battle that is often expressed through our visible investments. What we spend our passion on, what we spend our money on, what we spend our resources on, reveals in what we place our hope.

Notice how Paul cautions us in two ways. First, he says be careful what you are sowing, for what one sows, one will reap. But then he says, be careful to whom you are sowing: if you sow to the flesh, you will reap from the flesh, if you sow to the Spirit, you will reap from the Spirit.

In other words, if you think that pursuing worldly ends will produce spiritual fruit—you're deceiving yourself. The seeds of the world do not reap the rewards of God. But on the flip side, if you think that your sowing of spiritual disciplines, and generosity to others, and growth in holiness will cause you to reap in this life physical riches and the fiancée of your dreams—you're deceived.

Worldly investments will not yield spiritual fruit, and spiritual investments do not promise worldly returns. You can't use the currency of the world to enjoy the fruit of heaven, and you can't use the fruit of heaven to build a kingdom on earth.

People don't plant orange trees hoping to grow cattle. And we aren't dummies. So don't do the same thing with your affections, your attention, and your finances. Invest in what we know grows.

We know the world and its desires are passing away. In fact, you can't be a Christian if you think otherwise. If the world can save you—you don't need Jesus. But if we come to Jesus because he alone can save us—then we don't use the riches of Jesus to invest in worldly security.

We understand that disposable bags are just that: disposable, temporary. But how many of us will be surprised when the last day comes and all we invested in is worth just as much as those disposable bags. They are of no good in the life to come. They die, they decay, the world and its desires are passing away. And so too, will those who put their hope in such things.

But, a wise person, looks for fail safe investments. And what's safer than spiritual realities of the gospel. Jesus already died, but he didn't stay dead. You can keep a good man down. But you can't keep a resurrected one down. His life, our hope, are incorruptible. The spiritual realities of life--walking in the Spirit, loving God, serving others, sharing the gospel--those are things that for the moment seem like foolish ways to spend your life but one day we will see the eternal value they have. That's the good life.

This means that sometimes our sowing feels like losing. Even the best investments feel in the moment like a loss. But the wise investor gives these things up joyfully. Sometimes, it is God's good pleasure to remove these worldly things from us so that we might be drawn up to consider our hope.

I love how C.S. Lewis challenges our own thoughts and expectations. He asked the question: "If a credible voice inside your head promised you that you would never see the face of God, never help a neighbor believe the gospel, and never be free from sin yet you would live to be wealthy and famous, dying in your bed in an old age—would you be worried?"

God wants you to see that such an offer is a foolish one. He warns us of investing in this world. What are you investing in? In what are you hoping? We might look foolish now by betting against the joys of the world—but we know a safe bet. Consider how Paul challenges this again in **1 Timothy 4:7-8**, "Have nothing to do with irreverent, silly myths. Rather train yourself for godliness; for while bodily training is of some value, godliness is of value in every way, as it holds promise for the present life and also for the life to come." Don't short yourself, invest your life in the work of the Spirit.

These last two points are much shorter but begin to give us a practical sense of what we are to do as well taught, wise investors. Investment point number three: **Invest with Conservative Aggression.**

Look at Paul's words in **Galatians 6:9-10a**, "And let us not grow weary of doing good, for in due season we will reap, if we do not give up. So then as we have the opportunity, let us do good."

Imagine it's 1986 and you worked hard mowing lawns that summer to make \$100; your first real job, your first nest egg. Then someone walks up to you and says, 'I have a tip on a new tech company, but the minimum buy-in is \$99.

Normally, you would say, “No. That is too aggressive. That is putting all your eggs in one basket. That is foolish risk.” But what if you knew that company was a little startup called Microsoft? And what if you knew that if you put that \$99 in back then, today it wouldn't be worth \$200, or even \$2,000. Today, that single \$99 investment would be worth nearly six million dollars.

Because we are conservative, and because we don't want to lose money we would aggressively spend not only the \$99, but we'd probably be wise to put in all of it. Why? Because it's a sure thing. In the investing world, there's never a sure thing.

But with the gospel there is. In due season we will reap if we do not give up. So then as we have opportunity let us do good.

Notice how wise investments are not limited to our wallets, but it includes the whole of our will. The reaping we are able to do right now is defined as good works. Life in the Spirit gives us seed funds for every venture. There's not just those who give financially and get a pass on serving others. There's not those who love to help people load their moving vans but don't have to be generous financially. The wise person gives everything when we know we won't lose anything.

We might feel squeezed and pressed by this. John Calvin even said it this way: “The vast number of the needy overwhelms us; we are drained by paying out on every side. Our warmth is damped by the coldness of others. Finally, the whole world is full of hindrances which turn us aside from the right path. Therefore Paul does well to confirm our efforts, so that we do not faint through weariness.”

Trust God with what resources you have, not your resources themselves. Our time and our treasure are limited so long as we invest them in this world alone—but in the hands of the creator of universe—we are well equipped. The time God gives us here in this life is what Paul refers to as, “opportunity.”

The life we have, the resources and relationships we have are opportunities to labor for the glory of God and the good of others. A good investor never wastes an opportunity to build wealth--and a good Christian never wastes an opportunity to serve the Lord. On Wall Street, time is money. But in the gospel, time is ministry.

How do you spend your time? Let us not waste it. As Paul says in Ephesians, let us make the best use of our time because the days are evil. The difficulty of investing in the kingdom is the very reason why we ought to be investing in the kingdom.

Do not grow weary—because we have a conservative and certain hope—we spend and are spent aggressively.

And finally, Paul's last piece of advice: **Invest broadly with narrow focus.**

Galatians 6:10, "So then, as we have opportunity, let us do good to everyone, and especially to those who are of the household of faith."

If I were to be known as the most loving and gracious man to everyone except for my wife and children--what kind of man would I be? And if a Christian were known in the world to be the greatest neighbor, the most cheerful giver, and the most faithful friend and yet be unknown as such in the family of God--what kind of brother or sister would they be?

God would call you to do good to everyone. God would call you to be generous to everyone. God would call you to share the gospel with everyone--but what we share in the local church--sons and daughters of God—demands our special and unique attention. This looks like starting our financial care here within our own body. This looks like starting our calendar prep here within our own body. This means setting our care and service here within our own body. And if we do this well, and if this a genuine act of the Holy Spirit--it will not create an introverted and insulated church--it is the very means by which God builds an evangelistic church.

Don't forget how the church grew in Acts 2. It was as the church gathered for the apostles teaching, and for prayer and for fellowship, and when they day by day attended the temple together, breaking bread in each other's homes, receiving food with glad and generous hearts that they had favor with all men and God added to their number daily those who were being saved.

What does this mean for us? Well first, join the church. We need you. I need you. And you need us. Second, serve in the church. Make yourself known both formally in volunteering and informally as you see needs and people--move towards them.

But I want to acknowledge something that all of us might be feeling: exhaustion.

This seems like a lot. And the truth is, it is. We are being asked to share every good thing, and to invest every earthly thing, and to use every minute to serve everybody, especially those in the household of faith. That's a lot.

But that's why I love the story of Jesus and his disciples feeding the 5,000. The disciples were tired. They served their shift. They were hungry. And what did Jesus ask of them--give these crowds something to eat. Something to eat! The disciples themselves had nothing--let alone enough food for these thousands.

But what did Jesus do? He asked them for what they had. And they invested what they had into the hands of Jesus, who took them, broke it and put it back into their hands. And then what did they do? They served everyone. And what did they have, twelve bags of leftovers.

Brothers and sisters, do not be deceived, we who have Christ have a well of resources, relief, rest and joy which will never run out. We share every good thing because as Paul reminds Philemon we have every good thing in Christ. We have Jesus, we have him now. The Spirit reminds us of this, and it's often through the losing of the things of the world we find all that we have now in Christ.

It's often in the reaching of the bottom of our own wells where we find the wellspring of joy which is in Jesus. And it's in what we lack, and when we feel pressed, and when we find ourselves weary, that we find the immense hope that one day, in due season we will be wearied no more.

Don't short yourself. Find your greatest investment then by enjoying the work of it now.