

An Eternal Investment

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Preacher: Mike H

[0:00] This is a sermon from King's Church West North. So today is our final message from the Philippians series that we've been doing the last eight weeks or so.

And we're just going to get straight into it. But if you recall, a couple of weeks ago, Luke spoke to us about contentment.

He spoke to us about that Paul, the person who wrote the Philippians, had learned the secret of being content, whether having much, being wealthy, or having very little.

He learned the secret of being content in Christ. Now, one of the outflows of contentment is generosity.

If you are content with what you have, you're much more likely to be generous with what you have. And generosity is a good thing, I think most of us would agree.

[1:03] It's listed by the ancient philosopher, Aristotle, as one of the chief virtues. But I think most of us agree that, you know, generally speaking, we would want to be thought of as a generous sort of person.

We tend to like people that are generous. We don't like being around them. But although it's probably, most of us agree, it's a good thing to be generous, we wouldn't necessarily say it's like a really smart thing to be generous.

At least if you push it to the extreme. If you're really, really generous, you literally just give everything away. If you ever, if you looked at a website or got an email which said something like, the best ways to get rich in 2026, I don't think being really, really generous would be one of the things on the list, would it?

Being generous is a good thing, I think most of us agree, but it's not necessarily a really, really smart thing. But the Bible, and Jesus in particular, teaches a different way.

He teaches that to be generous and to give to others is a beautiful outworking of our faith in Him for a number of ways.

[2:20] First of all, it reflects God's character. God is generous to us. It makes sense that we as followers of Jesus would be generous to others. Freely you have received, Jesus says, freely give.

But on another deeper level, it reflects our faith that it is only God who provides the things that we need. So, for us to be generous is a statement of faith in God that He will in turn be generous towards us.

But the Bible teaches something else. It doesn't just say it's good to be generous. It teaches that actually it's really, really smart to be generous.

It makes absolute financial sense to be generous. And today, I'm going to tell you why.

So, let's read Philippians chapter 4, verses 14 to 23. And the words should come up. So, we're just picking up right from where Luke left us.

[3:26] It says, Yet it was good of you to share in my troubles. Moreover, as you Philippians know, in the early days of your acquaintance with the gospel, when I set out from Macedonia, not one church shared with me in the matter of giving and receiving, except you only.

For even when I was in Thessalonica, you sent me aid more than once when I was in need. Not that I desire your gifts. What I desire is that more be credited to your account.

I have received full payment and have more than enough. I'm amply supplied. Now that I have received from Epaphroditus the gifts you sent, they are a fragrant offering, an acceptable sacrifice, pleasing to God.

And my God will meet all your needs according to the riches of his glory in Christ Jesus. To our God and Father be glory forever and ever. Amen. Now here, as you've seen, Paul commends the generosity of the Philippian church.

He says in that verse 16, More than once you sought for me and you gave to me. Actually, in another letter that Paul writes to the Corinthian church, he says that the Macedonian churches, of which the church in Philippi was one, they begged out of their poverty.

[5 : 07] They didn't beg for stuff. They begged for the opportunity to give to Paul in his missionary work. Now, you can't really talk about giving without talking about money.

And you might think it's strange that in church that we would talk about money because money's not really a spiritual thing. It's kind of a worldly thing.

It doesn't really impact the church. Well, you might be surprised to hear that Jesus talked about money more than anything else. And money is, in fact, deeply spiritual.

In fact, it is probably the most spiritual thing that most people deal with every single day. I've got a little illustration to show that to you.

Now, on my table here, I've got three items. A brick, a bag of tatties, and a £20 note.

[6 : 11] Now, which of these three is the most valuable? Shaw thinks it's a £20 note.

And yes, Shaw, I would agree with you. It is the £20 note. But here's the more difficult question. Obviously, it's a £20 note. This is worth about, what, a quid? A brick? A bag of potatoes about the same?

It's a £20 note, isn't it? But here's the question. Why? Why is a £20 note worth more? I mean, if I want to build a house, this isn't much good to me.

I can't build a house out of paper, can I, or plastic. I need one of these. Well, there'll be quite a few of these, actually. And if I want to cook a meal, I don't need a little scrap of paper.

I need food, don't I? So why is the £20 the most valuable thing? And this is why. It's because you and I agree that it is.

[7 : 11] This little thing doesn't have any inherent worth. I mean, what could I do? I could maybe burn it. It might keep me warm for a few seconds. That's probably about it, really, isn't it? But because you and I agree that this has value, it has enormous amounts of value.

It's a bit like a pagan myth or a scary ghost story. It only has power if you and I agree that it's true.

If not, it's just a worthless piece of paper. Now, it is spiritual.

And Jesus, Jesus realised its power and its spirituality. And so he gave money a name, a God-like name.

Jesus called it mammon. Here's what he said in Matthew 6, verse 24. He said, It's interesting.

[8 : 37] In all of the Gospels, Jesus never, ever gives a name to any of the pagan gods of the nations that surrounded them. And he had plenty to choose from.

The Greeks, the Romans, the ancient civilisations of Egypt, Assyria, Babylon. He could have chosen any of them. There was loads of them around to choose from. Never names any of them. But he names the false god.

The one false god that he does name is one that he actually makes up. Mammon. So why does he do this? Well, I think this is the reason.

You see, Jesus knows perfectly well that all of these false gods, whether it's Zeus or Thor or Ray or Baal or any of these false gods, he knows that they're going to fade from view.

He knows that one day all of their temples will crumble. But the temples to mammon, in the form of the headquarters of financial institutions, will grow and thrive.

[9 : 43] Jesus knows that the little figurines that people would carry around them to pray to, to imitate the false god, he knows that they will be trodding to the ground and forgotten about.

Interesting only to archaeologists. I was going to say architects there. But the little figurines that we carry around in our pockets, in the form of paper and plastic, they will continue to have great power.

Jesus knows that the priests and the prophets of these false gods, that one day they will all have to look for alternate employment. But he knows that the priests and the prophets of the false god mammon, financial analysts, financial consultants, they will continue to prosper.

You see, every other false god will fade from view. But the one false god that Jesus clearly knows will grow and thrive is the god of mammon.

And he says that nobody can serve two gods. Nobody can serve both God and mammon. And yet, we know that we have to deal with it.

[10 : 55] We have to deal with money, don't we? We need it to get by. We need to buy food, clothes, and everything else. So then, friends, how do we, as ones who want to faithfully serve Jesus, use mammon, use money, but not serve it?

Well, this is how we do it, folks. We consistently, intentionally, sacrificially, and cheerfully give it away.

And that, folks, is why it's worth sitting on the front row in church. So what does the Bible have to say about giving? Well, a good place to start is in the Old Testament.

And you might well have heard that in the Old Testament, the way people gave was to do something called tithing. Now, tithing means to give a tenth, 10% of everything that you own.

And this would happen with the, when the harvest came in, the people in the agrarian society, they would take 10% of the harvest, and they would bring it to the temple, and they would effectively give it to God.

[12 : 14] But, you know, the thing is, the way the Old Testament actually describes tithing isn't really like giving. It's more like something, it's more like acknowledging the fact that God owns everything.

Anyway, to give the first fruits, to give 10% of the harvest, is to say, God has given me everything, I'm just going to give a little bit back to Him. And it actually says that the first fruits, the 10% belong to God.

For our purposes, you might understand it more like a tax. You know, in your pay slip, you probably have a little bit that says, tax 20% or whatever it is.

And that's not really, you're not really giving to the government when you do that, are you? It kind of belongs to the government. And if you decide, actually, I don't think I'll pay my tax this year, then the taxman is going to knock on your door and you will be prosecuted for doing that.

That'll be like stealing. And in fact, in the Old Testament, one of the prophets criticizes the nation of Israel for not taking the whole tithe into the store of the temple. And he says, they are in fact stealing from God.

[13:18] So the Old Testament people did give the first 10%, but then they did something else. And that was called a free will offering. And this would be done individually, prayerfully, the people would make a decision on their own.

What am I going to give? This is not what I, what I need to give, but what I've decided to give. How do I want to give glory to God and be generous and give?

And people would obviously make their own decision about that. And some would give a lot and some would give less, but many would give an awful lot. Now, here's the thing. Sometimes, you might think to yourself, well, obviously they had to do that, then the free will offerings wouldn't be that much.

But actually, at times, they give so much that the people at the temple had to tell them to stop giving. There was one occasion when they were building the temple and the builders were building away, they had their bricks, and they'd say, look, guys, we've got too much.

Do not give us any more. We have enough to build this temple. And that was how it was in the Old Testament. Now, in the New Testament, things changed a little bit.

[14:30] We moved, the people of God moved from being under law, from having to do something, to being under grace. And when you live under grace, there isn't a rule which says, you have to keep to this particular rule.

But to live under the grace of Jesus is to be empowered by his sacrificial power, the Holy Spirit, to do, to live generously. And so here's what happened.

And the first church in Acts chapter 2 is described. Here's what happens. Sorry, I'm just meant to keep that pace.

Give me a second. Excuse me, I got lost. 45.

Sorry. Acts chapter 2, verse 44, 45. All the believers, it said, were together and had everything in common. They sold property and possessions to give to anyone who had need.

[15:35] That was how the first church operated. Now, first century Judea, it was a place that was punctuated by famine and war.

The people who lived there were poor. The people who joined the church had very often been kicked out of their home. They'd left their family in order to follow Jesus. Some of the people in the church were the poorest of the poor.

Probably way poorer than anything we could imagine in our society here. And so what did the church do? They put their funds together and they made sure that everybody had enough to get through.

This isn't 10%, is it? This is much, much more than that. Now, as I said before, the law of grace, it doesn't give us a rule that we have to keep to.

So the truth is that if you decide to say, well, you know what, I don't want to give anything. The law doesn't say I have to give anything, I'm not going to give anything.

[16:40] You know, that's okay. You're not going to be condemned. But the thing about grace is it always empowers us and helps us to do more. So if the people of the Old Testament could only give 10% and maybe a bit more, by being empowered by the Holy Spirit and the law of grace, we should be able to give much more.

And here's the thing. Why do we do it? Why did the first Christians give so much, so sacrificially? The reason why is because it felt amazing to partner with God.

Jesus said, it is better to give than to receive. For the New Testament church to give brought massive amounts of pleasure.

Well, you might ask yourself, okay, maybe I should give, but what should I give to? Well, Jesus said, where your treasure is, there your heart will be also.

The way that God, the pattern, I should say, of the New Testament is to give to the work of the Lord. That was the Old Testament pattern, that was also the New Testament pattern. The Philippian church gave to the work of Paul, the New Testament church gave to keep the church alive.

[17:56] I believe that the primary way in which we are to give is to give to the local church, because that's the primary way in which God is spreading the gospel throughout the world, building up the people of God, the believers.

So the primary way which we should give as ones who follow him is to the local church. You might say, well, you would say that because you're an elder of a local church. You know, it's kind of the other way around.

I'm an elder of a local church because I believe this is what God, the way that God is building the kingdom on earth. And for myself and for Becky, it's been my habit since I was a young Christian to give 10% of my earnings to the local church.

If you want to give to other things on top of that, then that's great and there's lots of good things that you can give to. But I always say that a good starting point is 10% of our earnings to give to the local church.

And Jesus, in his teachings, also reiterated that tithing as a minimum. Now, some of you might be thinking to yourself now, right, 10% and you're quickly doing the maths in your head and you're going, do you know what?

[19:07] I sort of agree with you to be generous, to give to the church, that is a good thing, but 10%, come on, no way. That is a lot of money.

I cannot afford to do that. But as I said to you before, to give to the work of the kingdom isn't just generous, it's all so smart.

and you find it here in that passage we just read. Verse 17. What does it say? It says, not that I desire your gifts.

What I desire is that more may be accredited to your account. What does that mean? More may be accredited to your account?

Well, this is what Jesus had to say. We've got, Jenny, we've got Matthew chapter 16, 19 to 21.

[20:09] Here's what Jesus says, do not store up for yourself treasures on earth where moths and vermin destroy and where thieves break in and steal. But store up for yourselves treasures in heaven where moths and vermin do not destroy and where thieves do not break in and steal.

For where your treasure is, there your heart will be also. Now, I want to do a little illustration. Before that, I'm going to need a volunteer.

And for this volunteer, I need somebody who's really rich. Who's really rich. Well, I know that Zach's got at least 20 quid. So Zach can come and be my volunteer. Come on, Zach, you can come and be my volunteer.

You'll need your 20 pounds. Right. Now, you thought you were getting away with that, didn't you? Now, Zach's got 20, Zach's loaded. He's got 20 quid. But Zach's got a choice.

Zach can choose two banks, one of two banks in which he's going to put his money. Now, I don't know if you can see this. This was created by my children these last couple of days. He can choose to put his money in the bank of heaven or he can choose to put his money in the bank of the world.

[21:21] Now, I know that Zach is a really generous guy. So he wants to give his money away. So I'm going to change him. I've got a couple of fivers here and I've got a tenner. So I'm going to take that and I'll give you that. And now, I know, Zach, you've got some good causes that you want to give your money to.

Now, who's got a good cause for me? I think Abby's got a good cause. Because Abby, I happen to know, I don't really, I'm just making this up. But Abby, she's made some friends with some fat and they're a little bit hard and she thinks, well, she knows that the kids aren't going to get any Christmas presents this year.

So that's, so Zach thinks that is no good. So Zach's going to give Abby a fiver. Go on, you give Abby a fiver. There you go. Well done, Abby. So that's great. Now, Ben here, Ben is deeply passionate about Bible translation.

And Ben is trying to translate the Bible into some tribal language. It's Scots maybe. Yeah, there you go. There you go. So, so, so Zach, Zach likes the sound of this and he thinks that'd be a great place to put his fiver.

So he's going to give, he's going to give Zach, Ben, sorry, that fiver. And this is definitely going to come as a bit of surprise to Zach. What he doesn't know is that his parents are going off to be medical missionaries in Papua New Guinea.

[22 : 29] And, sorry to break it to you in this way, Zach. And he knows that their affairs are quite, quite expensive. He's going to give his mum a tenner to go and sort that out. Now, okay, that's you done, Zach.

Good man. Okay, you can sit down. Well done. Now, now, Zach, Zach now, he's broke. He's got nothing left. But, that 20 pounds that he is going to, he has been going around giving away, that is now in the bank of heaven.

That's gone in there. And what did Jesus say? No thief can break in and steal. Moths can't destroy. Rust can't get at it.

You might add other things to the list. Tax. Recession. Violent revolution. None of these things. He gets, Zach's 20 pounds.

It's there. It's in there. In fact, even he can't get in and take it out. It's stored up as treasure in heaven. And as believers, we trust that one day, heaven is going to come to earth.

[23 : 37] And all the treasures that we've stored up will come down with it. And that will be Zach's on that day. I know it's probably not going to be 20 quid.

But it'll be something much better. Won't it? I just want you to think about that amazing truth just for a second.

God gives to us. If we give back to God the things that he has given to us, he then gives it back to us in the form of stored treasure in heaven.

Isn't that an amazing thing? Do you see why I'm telling you it's smart to invest in the kingdom of heaven?

It makes financial sense because anything else that you invest in, I guarantee you, won't survive forever. I've got another two tenants here.

[24 : 39] I'm loaded today, aren't I? Next year, Zach, he decides to go on holiday. He says, do you know what? I need a holiday. That's fine. Nothing wrong with going on holiday. Zach wants to go on holiday.

He can go on holiday. But that's going in there. That's going in the bank of the world. Anything else you put your money into, even good things, it's not going to survive forever.

It's going into the bank of the world. What you put into here survives forever. You cannot keep it, but you can pay it forward.

Well, you might think, in that case, shouldn't I just give everything away? It's all this 10% namby-pamby nonsense.

Let's just give everything away. Well, it's not that crazy. And certainly, people have done it. You might know the story of Francis of Assisi. Now, Francis of Assisi was the son of a wealthy merchant.

[25 : 43] But as he started to come of age and come into the business, he was convicted about living as a wealthy man when he was surrounded by poverty. And so, as he started to get access to the company goods, he just started to give them away.

Well, his dad got ear of this and as you can imagine, he wasn't too pleased about it. And so, he actually took his son to court and sued him. Do you know what Francis did?

He took all his earthly possessions, including the clothes he was wearing, gave them to his father and walked out into the Tuscan winter wearing nothing but his undergarments into a life of poverty.

Now, you could do that. He did. Jesus challenged a rich young ruler to give away all that he had so that he would have treasure in heaven.

But I think that for most of us, most of the time, that's not what we're supposed to do. And the reason is because God wants us to engage with our hearts and our minds about what it is to live in the world and have to engage in the world of mammon where mammon is king but show every single day that mammon isn't king.

[27 : 03] The true God, the living God, he is king. And the only way that we can do that is by consistently and generously and sacrificially giving away our money.

There is no other way. Now, I mentioned the 10% thing earlier on and I totally expect there will be someone here that will say, no way.

That is way too high. I cannot survive by giving away 10%. Well, do you know, a few years ago during the 2008 financial crash, I worked at Grangemouth Oil Refinery and they actually gave, because of the financial recession that was going on at the time, they actually gave across the board everybody a 10% pay cut.

As you can imagine, everybody was really, really pleased about that and so happy to keep BP, to keep the money rolling in. There was a lot of mumping and moaning as you can imagine and the phrase that I kept hearing was this, I can't survive without pay cut.

I can't survive without pay cut. Well, the months rolled on and about a year or so later they gave us a pay rise, the same 10% they'd taken off as the previous year. Friends, do you know how many of the people died in that intervening year?

[28 : 20] Not a single one. Not a single one. They all had their 10% taken away from them. They all survived. I would encourage you folks that there probably is things in the things that you spend that you probably could cut if you really, if you really tried, if you really wanted to.

A financial audit you might call it. Myself and Becky did that the other day and we went through some things. It's actually quite easy to do these days because everything's paid for on card, isn't it?

So you can even just go through your bank statement and see the things that you've, I don't want to say wasted money on, but maybe weren't core essentials to keep you alive. And, and you know, and we, I mean, I was obviously aware I was doing this talk and so we had to chuck a few things out.

Netflix, gone. Jenny is raging. And you know, there's other things, there's actually, the thing is, there's probably things that you pay for you've actually forgotten about.

I'm going to, I'm a little bit embarrassed about this one. I've actually been paying for the last two years for the Times online. Right? I know, I know. So basically what happened a couple of years ago, I read an article that I thought was interesting and it said something like, sign up for three months for a pound.

[29 : 44] So that's quite good value. So I signed up and then I've been, ever since then, I've been paying £20 a month. I know, I know, I'm embarrassed to tell you, but I'm just being honest. So, that's gone as well.

Now, there probably is things that we can cut back on. But, I don't want to be too flippant because the fact is that 10% is potentially a lot of money and the less money you have, the more 10% is.

Right? So if you have £100 to live on every week, £10 is a massive sacrifice. And if you give that, that is truly generous giving.

There's a beautiful story in the Gospels about a widow who goes to give in the temple treasury and all these rich folks are giving thousands of pounds.

This widow gives a couple of copper coins, just a couple of pennies. Nobody else even noticed apart from Jesus.

[30 : 51] Jesus noticed. And he said she gave more than any of those other ones. If that's you, and if for you to give is what you might think of as very, very little, Jesus is paying attention.

Jesus would commend that generosity more than the thousands of pounds that rich folk might be able to give. And if that is you, Jesus will provide.

He says, do not worry about what you will eat or drink. Put first the kingdom of heaven and all these things will be given to you. So what does Jesus have to say to the rich?

Well, to the people who have the means and the capacity to think about investments, stocks and shares, maybe, I don't know, a second home.

Well, to those people, if you have, say, a thousand pounds a week to give on, a hundred pounds, still ten percent, that wouldn't be generous giving.

[32 : 04] That would actually be quite miserly giving. It probably doesn't feel miserly because there's lots of other things pulling your attention, your investments, your stocks and shares, your second home.

But if you are rich, first of all, I want to say that you have been blessed by God. Here's what it says in Deuteronomy. It says, do not forget the Lord, your God, who gives you the ability to generate wealth.

You might think when you look at your bank statement, all of that money, that came because of your hard work. And in one sense it did. But it's God who gave you the ability to generate wealth.

wealth. You've been blessed by God. And here's another way in which you've been blessed by God. God has given you an amazing opportunity to invest heavily into here, the bank of heaven.

heaven. If you have a lot of money, you can put more and more into the bank of heaven. But here's the thing, that you're also in great danger because the temptation will be to put more and more in here.

[33 : 26] Not many people take notice of the incomings and outgoings of a poor widow. I can assure you that lots of people pay attention to the incomings and outgoings of the rich.

And they will not be slow to tell you to invest in here, in one way or another. Jesus told the story of someone who's a landowner and his land gave a rich harvest, an abundant harvest.

He'd been blessed by God. And the best thing that this landowner could do with his money was to build big barns so that he might store it up and so that he might take life easy, eat, drink and be merry.

The church father Augustine said this, a better investment would have been in the bellies of the poor. We're going to read a couple of scriptures and then we're going to finish.

The apostle James said this about the rich. Excuse me. he said, now listen you rich people, weep and wail because of the misery that's coming on you.

[34:52] Your wealth has rotted, your moths have eaten your clothes, your gold and silver are corroded, their corrosion will testify against you and eat your flesh like fire for you have hoarded wealth in the last days.

If you are rich, if you have a lot of money, you don't want to be caught with it on that day with it all in here.

You want to have it found in here. Then you won't have hoarded wealth in the last days. You'll have generously given it away and built up treasure in heaven.

Amen. I'm going to finish in just a second. Friends, I'm not here to tell you that you should take everything that you have and give it to the poor.

I'm not even going to tell you how much you should give. Here's what I want for us. I want us to be putting less and less in here and more and more in here.

[36:04] One of the ways which we grow as Christians is to do that. Less, less here, more and more here. I'm going to finish with a scripture and then Luke's just going to come up and finish with one note of application.

We've got our last scripture from 2 Corinthians please. Here's what the Lord says. Now he who supplies seed to the sower and bread for food will also supply and increase your store of seed and will enlarge the harvest of your righteousness.

You'll be enriched in every way so you can be generous on every occasion and through us your generosity will result in thanksgiving to God. The more generous we are the more God blesses us so the more generous we can be in turn.

What an amazing virtuous circle we are invited to be part of. Friends I just I would just encourage you no matter how much money you have how much money you will ever have you cannot keep it.

My encouragement to you would be to grow more and more in faithfully giving it away so that God will allow you to store up treasures in heaven.

[37:19] up up up