

April 7, 2019 “How to Invest in Real Estate”

## **“How to Invest in REAL Estate”**

*Sunday, April 7, 2019*

The Bible contains many records of Jesus teaching in parables. When you read those parables, it may surprise you to realize how often Jesus Christ talked about money. Does it seem strange that Jesus taught a lot about money? Actually, it shouldn't be so because, until he was around 30-years old, Jesus was making a living as a carpenter. Naturally, he had to think about the cost of his supplies and how to make some profit in order to help feed his family.

When I was in elementary school, sneakers of various sport brands became very popular. They were quite expensive, so my family could not afford to buy them. Instead, I wore cheaper generic sneakers that were designed to closely resemble those brand sneakers. Usually, their designs had an extra line or one less line compared to the brand sneakers. It's kind of interesting to think that people are willing to pay several times more money for the extra line or one less line than the generic sneakers. I remember using a cutter knife to shave off the extra line on my sneakers, or doing other tricks to make my shoes look like they were the brand sneakers.

In the gospel of Luke in chapter 2, Joseph and Mary visit the temple in Jerusalem the infant Jesus. At that time, the Jewish people usually offered lambs at the temple. However, the Bible notes that Joseph and Mary bought a pair of doves or young pigeons. Why? It's because they could not afford to buy a lamb. Brothers and sisters in Christ, did you know that Jesus grew up in a household where finances were tight?

In those times in Jerusalem, sparrows were also sold in the marketplace. Jesus referred to this when he said, “Are not two sparrows sold for one asarion?” (Matthew 10:29) It seems like a set of sparrows were sold for one asarion. Asarion is a unit of money. It was 1/16 of a denari. One denari was worth a day's wage for laborers. Two sparrows cost 1 asarion. So, one sparrow would cost half of that, which would also be the equivalent of 1/32 of a day's wage. The value of a sparrow was so small that it had to be paired to be worth one asarion. Jesus was well aware of the local prices of that day.

Jesus also referred to the price of sparrows in Luke 12:6 when he said, “Are not 5 sparrows sold for 2 asarion?” Now, let's compare the prices; “2 sparrows for 1 asarion” and “5 sparrows for 2 asarion”. Which is a better deal? You can calculate in your head. The deal for 5 sparrows would be the better deal, in other words, offering the “buy 4 get 1 free” special.

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Those words of Jesus show us that he was in the know about the lives of ordinary people that had to keep an eye on their finances as they shopped. He always cared about what kind of discounts were out there in the market.

Jesus also talked about putting money in the bank and earning some interest in one of his parables. Maybe Jesus even experienced having to borrow money from the bank and returning it with interest when things got tight in his house.

Therefore, Jesus was also familiar with the concept of investing. In the US, we talk a lot about investments. Some of you may have bought some stocks as an investment for life after retirement. Some of you may have consulted with specialists or researched about where to invest in. As long as it does not break the law, I think it is wise for people to make a life plan and manage their money that God has given them to the best of their ability.

However, the Bible talks about investing in something that will guarantee a better result. It is not about making a financial investment. Jesus was not clueless about the daily financial concerns of people. He had experienced life where money was tight for the family, and was well aware of the latest deals in the markets such as where you can get the best deal for sparrows.

In Matthew 6:19-21, Jesus says, “Do not store up for yourselves 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.” What we store up on earth may be destroyed by worms or get stolen. Indeed, Jesus said that everything on this earth will come to pass

Brothers and sisters in Christ, do you think this story is far-fetched? No, it is actually very realistic and applicable to us. Jesus is talking about a very plausible situation. Although all the materialistic things we have can easily get destroyed, rusted, or stolen, believing them to be so precious and valuable that they will guarantee us happiness is the way of thinking and living that is actually unrealistic.

When we make an investment, we must look at many companies and choose wisely. No one just invests for the sake of doing so without careful considerations. People invest in what they believe is worth investing in. However, no matter how carefully you scrutinize the various options, there is no guarantee that you will make any profit

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in the future. People who say they lost a lot of money in investments are those whose earthly treasures were “destroyed by moths and vermin.” Therefore, when Jesus says, “store up for yourselves treasures in heaven, where moths and vermin do not destroy, and where thieves do not break in and steal.” he is giving us a very realistic and sensible recommendation.

When you hear those words of Jesus, you might wonder, “does such a place really exist?” Jesus says, “Yes, indeed, and that place is called heaven!”

Jesus spoke this well-known parable in Luke 12:15-21. “Watch out! Be on your guard against all kinds of greed; life does not consist in an abundance of possessions.” And he told them this parable: “The ground of a certain rich man yielded an abundant harvest. He thought to himself, ‘What shall I do? I have no place to store my crops.’ “Then he said, ‘This is what I’ll do. I will tear down my barns and build bigger ones, and there I will store my surplus grain. And I’ll say to myself, “You have plenty of grain laid up for many years. Take life easy; eat, drink and be merry.”’ “But God said to him, ‘You fool! This very night your life will be demanded from you. Then who will get what you have prepared for yourself?’ “This is how it will be with whoever stores up things for themselves but is not rich toward God.”

This is a story about a man who hoped to secure his possessions and enjoy the rest of his life. Surely, his possessions would have been kept safely for some time, but in this man’s case, his own physical body did not last that long.

Indeed, the reality we have to face is that neither will our possessions nor our bodies remain secure forever. Both will one day come to an end. And nobody knows when that will happen. In this man’s case, his life was suddenly taken over night. Brothers and sisters, do you think this parable is an unrealistic story? Not at all. It is quite realistic and plausible. I hope no body will object to this.

Jesus is well aware of the frailty of our lives and this world, and tells us that we can invest in something that guarantees us results. In other words, Jesus is saying that we need to invest in something better.

In Matthew 13:44-46, Jesus says, “The kingdom of heaven is like treasure hidden in a field. When a man found it, he hid it again, and then in his joy went and sold all he had and bought that field. Again, the kingdom of heaven is like a merchant looking for fine pearls. When he found one of great value, he went away and sold everything he had and bought it.”

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When we think about making an investment, we first ask ourselves this; “is this investment is really worth it?” The Bible answers this question with a daring claim. God makes an incredible promise to us through this parable.

Matthew 13:44 starts out this way, “The kingdom of heaven is like treasure hidden in a field. When a man found it, he hid it again, and then in his joy went and sold all he had and bought that field.” It says that if a man finds a treasure in his field, he will be so happy that he will sell everything he had in order to buy that field.

Jesus goes on in Matthew 13:45 goes on, “Again, the kingdom of heaven is like a merchant looking for fine pearls. When he found one of great value, he went away and sold everything he had and bought it.” Again, in this parable, a pearl merchant finds one of great value, and sells everything he had to buy it.

These are amazing stories. Both men in the parables were determined to gain one thing at the cost of everything they had. What they had found was worth it. What was it that they had found? It was “heaven.”

I hope by now you will agree with me that Jesus was indeed familiar with the realities of this world, and is making us a very realistic recommendation to us.

However, you may stumble at the word, “heaven.” Usually, heaven seems like a far-fetched place instead of a real place. It is because other than what is described in the Bible, we don’t know much about heaven. Churches can organize excursions to Israel, but a trip to tour heaven doesn’t exist. I know that many of us wish we could get a little sneak preview of heaven before we actually go there.

We may resonate with Jesus’ teaching about the realities of this world. However, there is an ultimate difference between Jesus and us. The difference is the fact that Jesus Christ also knew the other world, or heaven, very well. The One who is in the know about heaven is saying to us, “As someone who knows life in heaven and who actually came from heaven, I can tell you that it is a place that you would want to go to, even if it cost everything you owned.” Sadly, we have never seen heaven, nor can we fully understand it. Therefore, we cannot grasp how valuable it is. It doesn’t seem real enough to us.

Even a passionate salesperson will never tell anyone, “you should get this, even if it means selling everything you have.” Only an overly zealous salesperson or a crook will say such a thing. However, Jesus Christ knew what he was talking about. He had unwavering confidence in saying what he said. I have already said this many times,

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but Jesus had a deep understanding of the life of the ordinary people in the world. With that full understanding, Jesus is asserting that heaven is worth gaining in exchange for everything in this world.

Brothers and sisters, I hope you understand that the Bible is not telling us to stop saving money. Our faith allows us to view money as a blessing from God that we are free to use as we please, as long as it was not gained unlawfully. I do think that saving up for retirement is an important thing to do. If we do not prepare well for this, we will end up being a burden on someone. Each of us needs to take responsibility for our own lives.

However, the Bible does warn us from spending too much time, money and energy into making financial investments. Jesus tells us that we are to store up treasures in heaven because that is the kind of investment that is truly valuable and worth our time, money and energy.

My last point today is about what we can gain now from investing in heaven. Generally, we only reap the fruit of our investments at a later time. However, as surprising as it may sound, Jesus says that investing in heaven actually reaps rewards in our current life.

Let’s unpack this a bit more. When we “store up treasures in heaven,” it means that we rejoice in the fact that whether someone sees it or not, we choose to sincerely invest in heavenly things, since our heavenly Father always sees what we do.

As we store up treasures in heaven, we won’t be getting any monthly statements. We won’t see its value increase or drop like our stock exchanges. The treasure keeps on being added up in our account no matter how large or small of an investment we are making. Some people might dismiss this way of life by saying that “honesty does not pay in this world.” This might be reflected in our society too.

I recently heard that in Japan, the most common crime among juveniles by far used to be theft. However, starting this year, scamming has overtaken the place of theft. Instead of taking something that is in front of them, juveniles are now choosing to sweet talk and lie to get close and deceive someone then steal from that person. It seems like they don’t hesitate to lie and cheat in order to get what they want.

On the contrary to this kind of social attitude, what has been happening in the US and even in Japan is quite remarkable. In today’s world, businesses and companies cannot operate if they are not ethical and altruistic. There is a rise in the number of

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people who are calling to only invest in those so-called “clean” companies. So, people are actually evaluating companies by how “clean” they are.

People are sick of companies that cheat or are irresponsible. On the other hand, people and businesses that are committed to doing things the right way are gaining good reviews. Well, then what does honest people and honest companies look like? I think they are the ones who are committed to doing good work, whether they are seen or not. In other words, they are the ones that rejoice in storing up for themselves treasures in heaven.

In today’s bulletin’s, I wrote a column about Yukinosuke Matsushita, the founder of Matsushita Electronics. He founded the Matsushita Institute of Government and Management, with the vision of raising up the next generation of national leaders. It is said that he taught the students about “storing up treasures in heaven.” Mr. Matsushita came to realize and longed to teach his students that a life of “storing up treasures in heaven” was the way of life that ultimately reaped the best benefit to the nation and to oneself.

Over history, people with various experiences have come to affirm this Biblical message as being unchanging and true.

You probably have heard those magical words of Jesus. “Seek first the Kingdom of God and his righteousness. Then all these things will be added to you.”(Matthew 6:33)

Let’s try to make it our utmost priority to store up treasures in heaven. Such a life is sure to also reap many rewards on earth as well. Brothers and sisters in Christ, let us keep those words of Jesus Christ, the tried-and-true “post-realist,” close to our hearts. The self-styled “realists” of today are pouring their hearts into meaningless things, without any hope for tomorrow.

Do we believe the words of Pslam 84:11? “For the Lord God is a sun and shield; the Lord bestows favor and honor; no good thing does he withhold from those whose walk is blameless” Some of you may think that this kind of platitude doesn’t work in the real world. But, when you think about it, is it really so? Who knows this world better? Jesus Christ or us?

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Brothers and sisters in Christ, we cannot measure up to living as Jesus did. But we can believe in His words. Yet, you still may say, “reality of this world and faith cannot exist together....” If the reality of this world and our faith cannot co-exist, there will be no point in having faith. If faith was simply a tool to bring temporary comfort and peace of mind, there wouldn't be a reason to continue keeping that faith.

Faith that Jesus calls us to have is lived out by taking one step at a time while believing in His Words. And as we keep walking with Him for each day of our lives, we will one day look back at our life and come to realize how trustworthy Jesus's Words were.

Brothers and sisters in Christ, I encourage you to reevaluate your life one more time, and choose to recommit everything to Jesus. Won't you make a truly reliable life plan by placing our Lord Jesus at the center?

We know about the “grace period” that we have when we renew our CD account. I like the name, grace period. When our savings come to maturity, we have a month to decide whether or not to renew the account.

Similarly, God gives us grace periods. It's the time to think on our own in order to make an important decision. However, grace period will not last forever. Therefore, the Bible tells us, “now is the time of God's favor, now is the day of salvation.” 2 Corinthians 6:2 Today, all banks are closed. However, today, our accounts in heaven are open!

“The kingdom of heaven is like treasure hidden in a field. When a man found it, he hid it again, and then in his joy went and sold all he had and bought that field.”(Matthew 13:44)

Dear Lord Jesus, please give us hearts that seek after the same things as you. May we rejoice in what is stored up in heaven. May we trust that your abundant grace and blessings are being poured onto us even now, and always give you thanks.

Let's pray.