

How Much Do You Have for Retirement?

Investing in an HRA

3/10/2019 Sunday AM

Introduction

- Last week we discussed **Being a Foreign Missionary in Your Native Land**.
- We looked at the fact that the US has become a mission field for foreign missionaries.
- There are 3 steps a foreign missionary must take to be successful: 1. Be Called and Willing, 2. Study and Learn the Culture of the People, and 3. Present the Gospel Where they Are (Physically, Spiritually, and Culturally).
- Sadly, Christians inside of the US must operate as if we are foreign missionaries in our own homeland because of the spiritual erosion that has taken place in our society.
- This morning we are going to look at **How Much Do You Have for Retirement? Investing in an HRA**.
- **Statistics:**
 - 78% of Americans say they're concerned about not having enough money for retirement.
 - 21 % of Americans have nothing at all saved for the future and another 10% have less than \$5,000.
 - The average American close to retirement age 55-64, only has around 12% of what they need to retire.
- We work all of our lives, but for what? Only to be left with nothing after a lifetime of service?
- As shocking as these statistics are when it comes to retirement in this life, they are the same and worse when it comes to people investing in their **HRA (Heavenly Retirement Account)**.
- Just like people are not investing in their futures in this life, neither are they investing in their eternal life.
- I will submit to you this morning, that our lives now are our "working days" and what we during this time, affects how our "retirement" looks.

Matthew 6:19-24

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.

- **Vv.19-21** – These verses have been read and repeated in church for centuries now, however little has changed.
- These are the words of Jesus himself.
- The material possessions that we have in this life are all perishable and are subject to be taken from us.
- We spend so much time in this life "investing" in our material possessions. Yes, I said "time" because time=\$\$\$.
- When we read these verses we usually like to speak against materialism as far as buying unnecessary items.
- However, I want to look at it another way.
- From the statistics given earlier, two-thirds of Americans are attempting to save for their retirement.
- Many people in this country are working hard and saving diligently for their retirement. For what though?
- Only to die before they retire and never get to enjoy the fruits of their labor?
- To only watch their account balances rise so that they can boast about how much they have but never really use it?
- In some instances, people's life savings are wiped away by crooks and con-artists.
- Storing up treasures in this life is a risking business.
- What Jesus just taught in these verses is that we cannot predict what will happen in this life.
- Does that mean that we should not attempt to prepare ourselves and invest in this life? No, it does not mean that.
- However, we approach this life so wrong.
- We spend our time "working" with the hopes of retiring and taking it easy later in this life.
- The fact of the matter is, this whole life is our "working days." "Retirement" only comes in eternity.
- Is there ever a time in this life that we should cease to store up treasures for ourselves in Heaven? Absolutely not!
- We should be spending every waking hour in this life investing in our **HRA**.
- **If you were to look at your HRA balance right now, what percentage of us in here would have more than "\$5,000" of treasure?**

How to Invest in an HRA

- Most likely, the average American's IRA looks a lot like their HRA, maybe even worse.
- We know how to invest in IRAs, but what about HRAs?
- I will leave you with two passages of Scripture this morning to help you understand what you need to do in order to invest in your HRA.
- Just like investing in your IRA, there is no "one size fits all" checklist of specific actions that can be given to every person.
- The reason for this is that we are all build with different gifts, talents, and abilities.
- How we use those and in what ways, is different for each individual person.
- However, the "behaviors" of investing are the same for everyone.

Philippians 2:1-5

¹If you have any encouragement from being united with Christ, if any comfort from his love, if any fellowship with the Spirit, if any tenderness and compassion, ²then make my joy complete by being like-minded, having the same love, being one in spirit and purpose. **³Do nothing out of selfish ambition or vain conceit, but in humility consider others better than yourselves. ⁴Each of you should look not only to your own interests, but also to the interests of others. ⁵Your attitude should be the same as that of Christ Jesus:**

Mark 10:17-25

¹⁷As Jesus started on his way, a man ran up to him and fell on his knees before him. "Good teacher," he asked, "what must I do to inherit eternal life?" ¹⁸"Why do you call me good?" Jesus answered. "No one is good--except God alone. ¹⁹You know the commandments: 'Do not murder, do not commit adultery, do not steal, do not give false testimony, do not defraud, honor your father and mother.'" ²⁰"Teacher," he declared, "all these I have kept since I was a boy." ²¹Jesus looked at him and loved him. **"One thing you lack," he said. "Go, sell everything you have and give to the poor, and you will have treasure in heaven. Then come, follow me."** ²²At this the man's face fell. He went away sad, because he had great wealth. ²³Jesus looked around and said to his disciples, "How hard it is for the rich to enter the kingdom of God!" ²⁴The disciples were amazed at his words. But Jesus said again, "Children, how hard it is to enter the kingdom of God! ²⁵It is easier for a camel to go through the eye of a needle than for a rich man to enter the kingdom of God."

- When you begin to live your life in such a way that you humble yourself and treat others more highly than you and you are willing to give all you have to follow Jesus, then you are really throwing treasure in your HRA.
- Be careful however, your return is diminished if you try to cash in on your investment too early.
- We are rewarded based on doing things for the right reasons, not every good deed is done for God.
- Make sure you are trying to make the most out of this life when it comes to investing in your eternal life.
- Again the question is, **How Much Do You Have for Retirement?**

Wednesday Night Bible Study

Romans 9:24-33