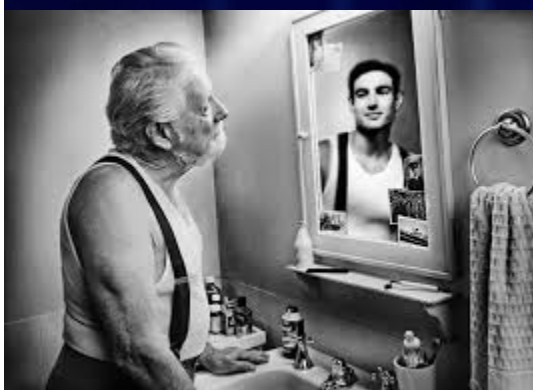


A background image of a financial candlestick chart with various colored lines (blue, green, red) and numerical data points (e.g., 1.7900, 1.7855, 1.7810, 1.7765) on a grid.

Are You Investing?

James 2:5 Listen, my beloved brethren: did not God choose the poor of this world *to be rich in faith and heirs of the kingdom which He promised to those who love Him?*



How Will We Know?



James 1:23-25: ²³ For if anyone is a hearer of the word and not a doer, he is like a man who looks at his natural face in a mirror; ²⁴ for *once* he has looked at himself and gone away, he has immediately forgotten what kind of person he was. ²⁵ But one who looks intently at the perfect law, the *law* of liberty, and abides by it, not having become a forgetful hearer but an effectual doer, this man will be blessed in what he does.



What is it that we are supposed to observe and how?



How Do You Conduct Your Life?

- Parables give us a way to observe behaviors that we understand to help us understand how we need to behave towards God
- As we compare our lives to the parable we can determine what type of person we are by how we align with those portrayed in the stories
- The parable give us a way of “seeing” who we truly are when looking through proper lenses
- Parables are for those who want to understand (Matt. 13:10-13)

Parables help us understand what attributes we need to look for and fix if wrong

Example of Observing Self & Investing

- **Millennials want to save, many can't (USA Today)**
 - Millennials are **stuck between** having a financially responsible mindset and having the resources and discipline to pull off long-term results
 - For some Millennials, prioritizing meaningful experiences is likely taking away money that otherwise could go to retirement savings or a down payment for a house, says Chantel Bonneau, a wealth management adviser with Northwestern Mutual and a Millennial herself.
 - The survey of 1,001 people ages 18-34 reveals a **disconnect** between the way Millennials think about their finances and what they're actually able to achieve.
 - They say **they're good** at living within their means, but many are living paycheck to paycheck.
 - The data also show Millennials are much more focused on short-term goals. While that may in part be due to seeking out instant gratification, it's also reflective of lifestyle circumstances, says Tom White, CEO of virtual financial advising service iQuantifi.
 - When asked what represents having **financially "made it,"** 70% of Millennials said that being able to afford anything, like travel and treating friends and family to things, was their definition of success; 40% said it was having a career that does good for others; while just 24% said it was rising to the top of their profession; and 15% said it was making a lot more money than their parents made.

The issue is a “Disconnect” between what they see themselves doing and what they are actually doing...

The Truth of the Matter

Out of 100 people who starts working at the age of 25, by the age 65:

Will be considered wealthy	1%
Have adequate capital stowed away for retirement	4%
Will still be working	3%
Are dependent on Social Security, friends, relatives or charity	63%
Are dead	29%

This situation is not reserved just for one group

The Parable of the Financial Advisor

- Based on:
 - The Tree and its Fruit (Matt. 7:15-23)
 - Parable of the Sower (Matt. 13:3-17)
 - Parable of the Laborers in the Vineyard (Matt. 20:1-16)
 - Parable of the Wedding Feast (Matt. 22: 1-14)
 - Parable of the 10 Virgins (Matt. 25:1-13)
 - Parable of the Talents (Matt. 25: 14-30)
 - Parable of the Judgment (Matt. 25:31-46)
 - Revelation 21-22

As with all parables the parable needs to be limited to the obvious applications described – other permutations can cause misunderstandings

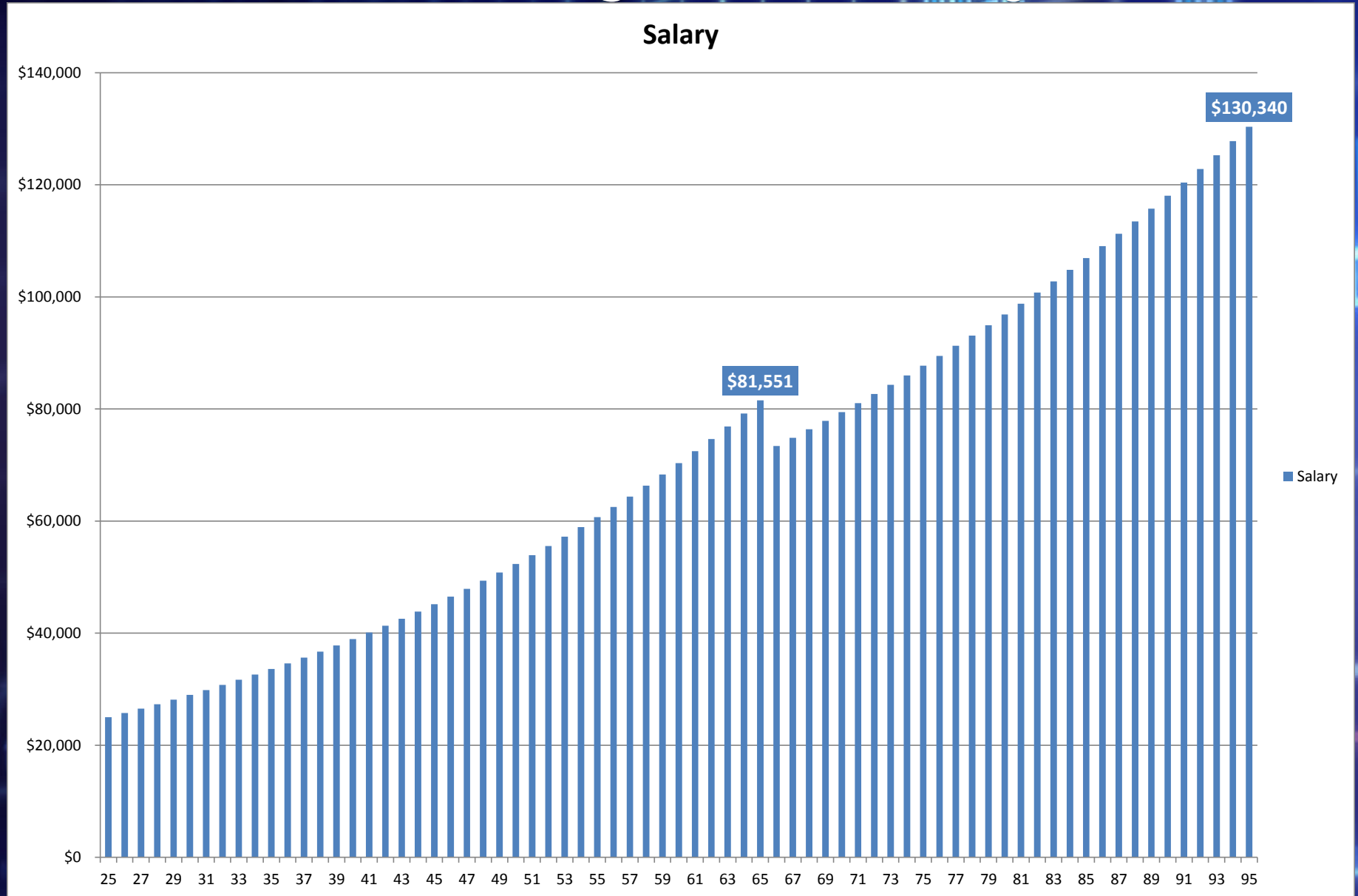
Parable Details

- Invited 30 people to a unique financial seminar (Matt. 22:1-14)
- Only 6 people showed up for the seminar (Matt. 13:4)
 - Five were 25 years old and one was 40 years old
 - People of all walks of life and attitudes were invited (Matt. 13:3-9, 20:1-7)
- Asked to participate in a unique Financial Program
 - A manual with all details of the program was provided
 - Each given \$25,000 to put into certain investments in the mix they wished
 - Each given a job making \$25,000 per year in their field of interest
 - Invest a portion of their yearly salary towards retirement – their choice of how much
 - Free financial advising for their lifetime
 - Must agree to move to a retirement community at retirement
 - Required to attend an assessment at age 65
 - Additional information would be given at the assessment
- One person turned down the offer
- The seminar was dismissed and all went on their way

Assessment at Age 65

- All 30 people were at the Assessment meeting
- Meeting Agenda
 - First an analysis of their efforts will be conducted
 - Then additional information will be provided
 - Finally, a follow-up detailed assessment will be conducted
- First, the Financial Advisor addressed the 24 who weren't at the initial Seminar
 - Immediately dismissed them since they had nothing to assess or evaluate – told them to be seated and await final comments
- He then addressed Person 1 that declined the offer
 - This person was also immediately dismissed
 - However, he wanted to present his case – he was granted permission
- The other 5 people then presented their cases

Assessment at Age 65 – Salary Profile

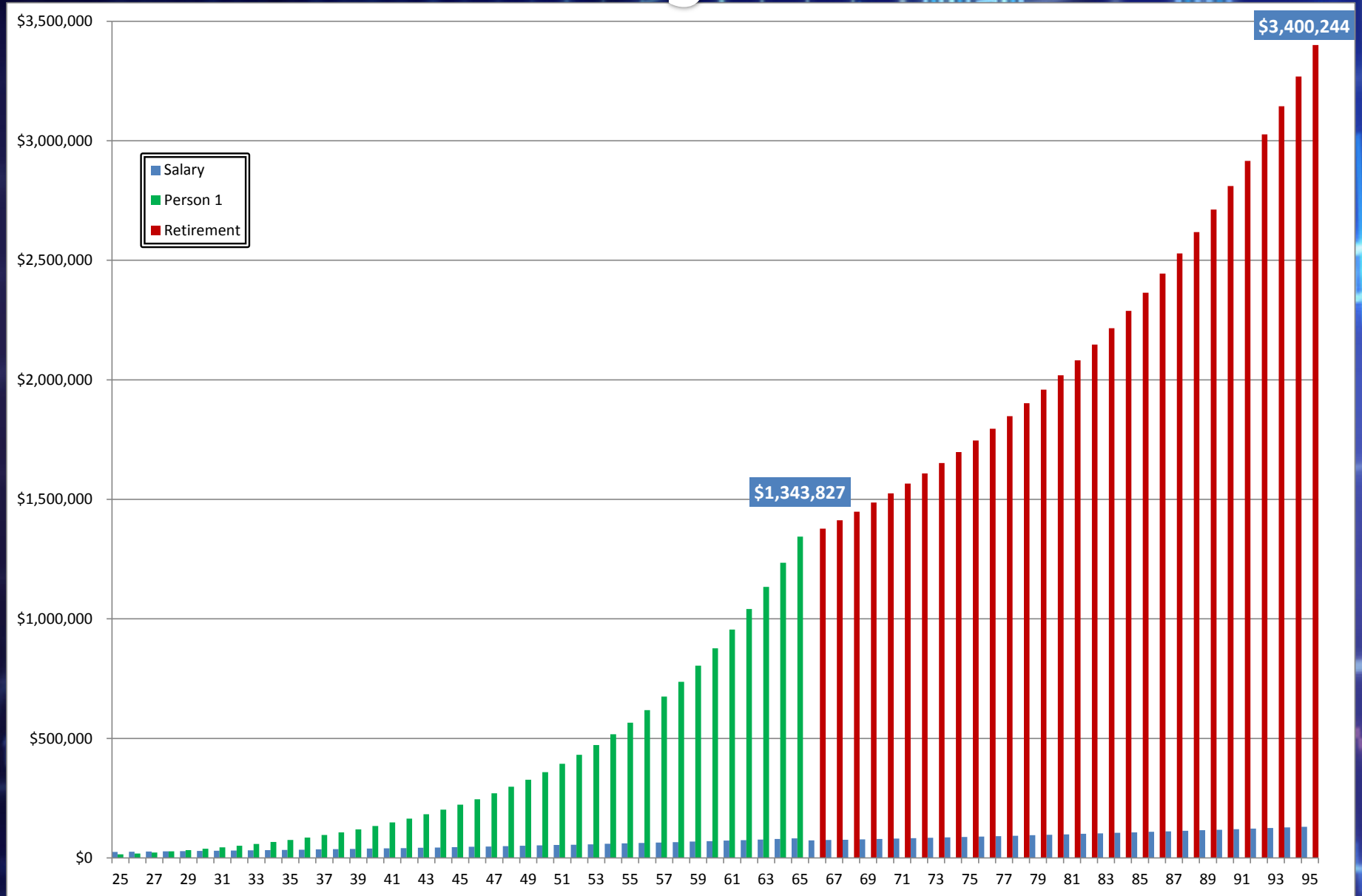


Assessment at Age 65 – Person 1

- Turned down the program offer
- Presented how he did it on his own

**25 Year
Old**

Assessment at Age 65 – Person 1



Assessment at Age 65 – Person 1

- Turned down the program offer
- Presented how he did it on his own
- Told to sit and wait for final comments

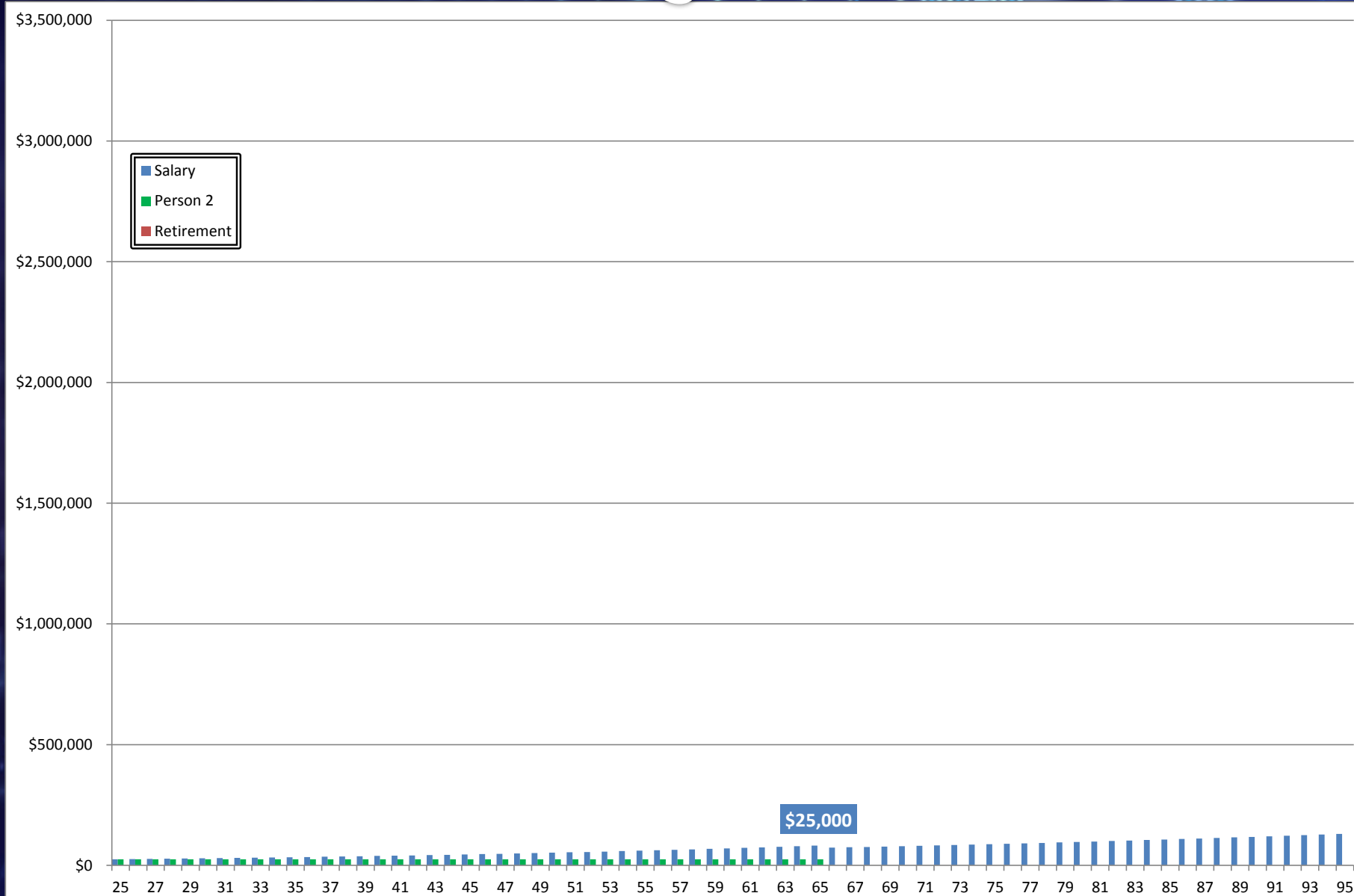
**25 Year
Old**

Assessment at Age 65 – Person 2

- Buried Money in a can in backyard
- Did not invest any earnings

**25 Year
Old**

Assessment at Age 65 – Person 2



Assessment at Age 65 – Person 2

- Buried Money in a can in backyard
- Did not invest any earnings
- Told to sit and wait for final comments

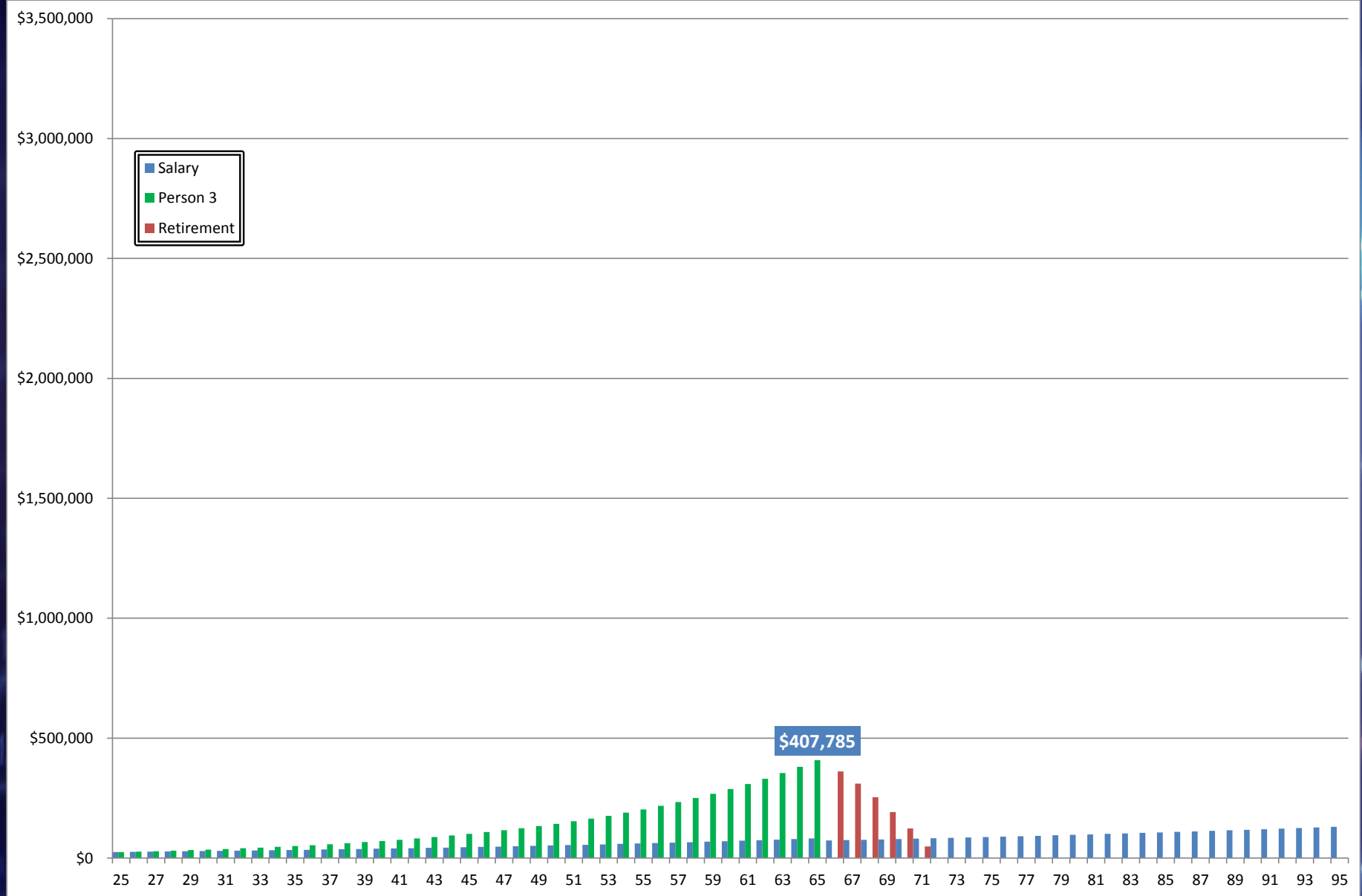
**25 Year
Old**

Assessment at Age 65 – Person 3

- Invested \$25K as instructed
- Did not invest any earnings

**25 Year
Old**

Assessment at Age 65 – Person 3



Assessment at Age 65 – Person 3

- Invested \$25K as instructed
- Did not invest any earnings
- Told to sit and wait for final comments

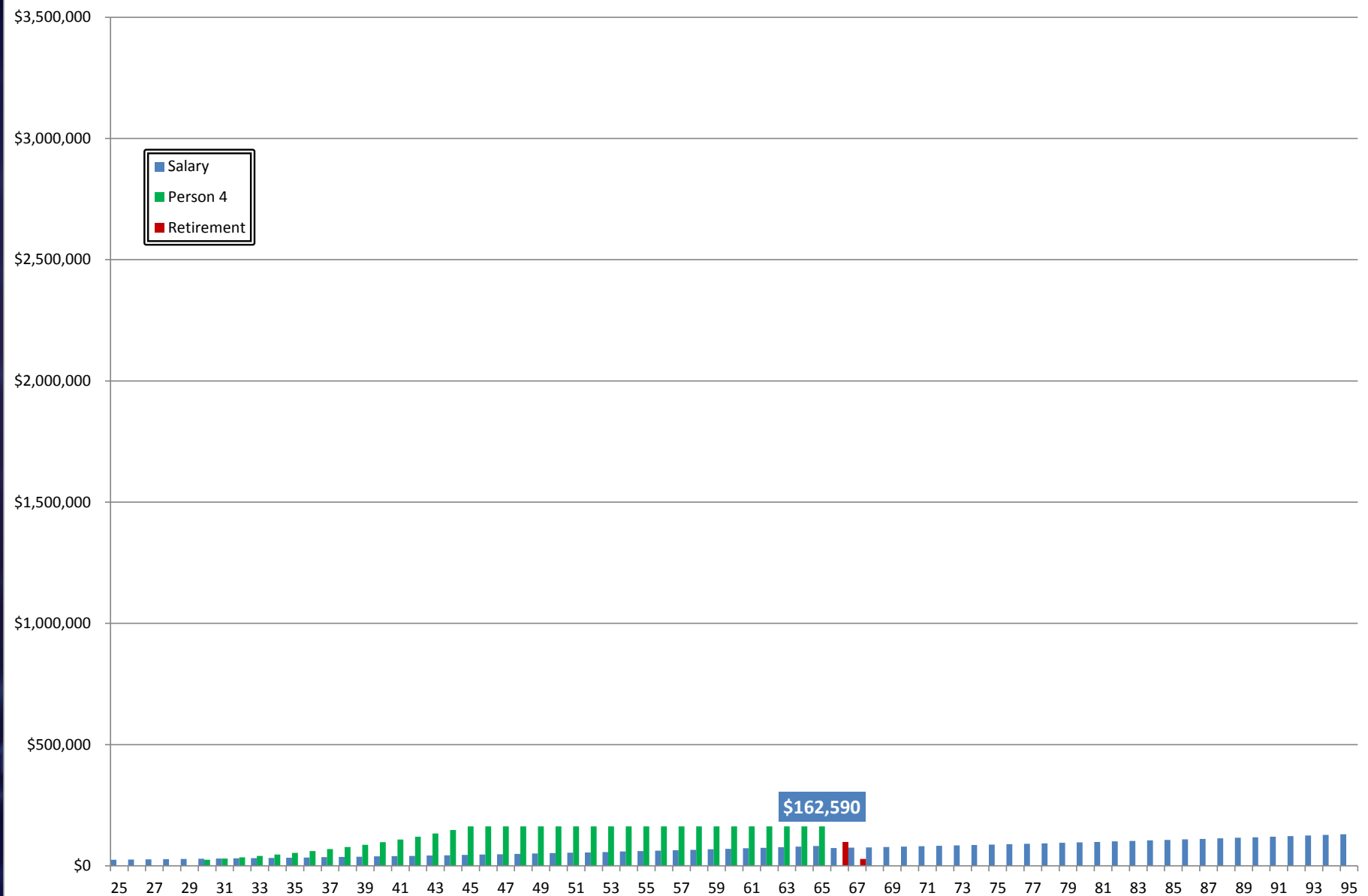
**25 Year
Old**

Assessment at Age 65 – Person 4

- Invested \$25K as instructed at age 30 until age 45 and quit
- Invested earnings as instructed at age 30 until age 45 and quit

**25 Year
Old**

Assessment at Age 65 – Person 4



Assessment at Age 65 – Person 4

- Invested \$25K as instructed at age 30 until age 45 and quit
- Invested earnings as instructed at age 30 until age 45 and quit
- Told to sit and wait for final comments

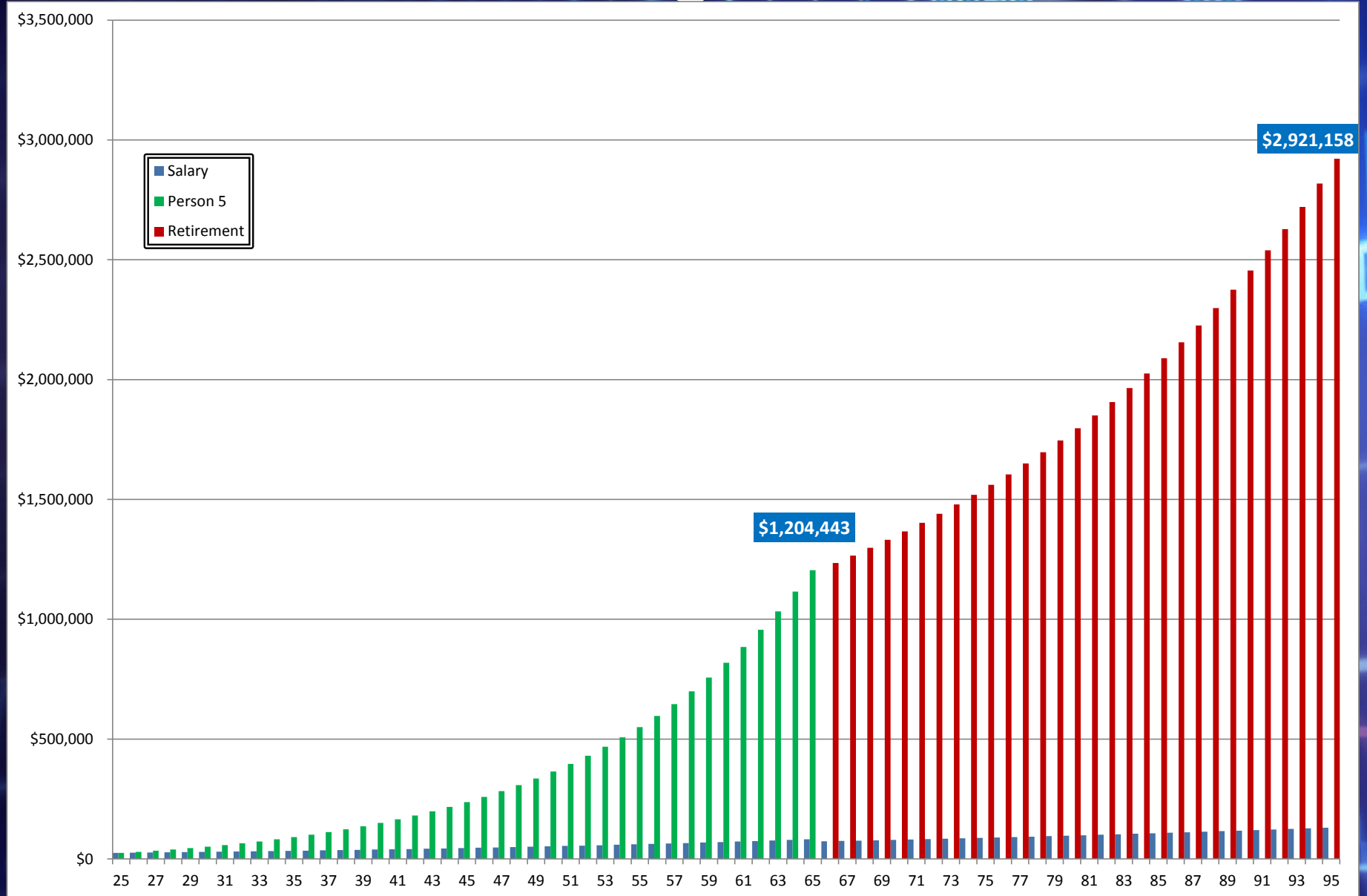
**25 Year
Old**

Assessment at Age 65 – Person 5

- Invested \$25K as instructed
- Invested earnings as instructed
- Signed up for Social Security and other benefits

**25 Year
Old**

Assessment at Age 65 – Person 5



Assessment at Age 65 – Person 5

- Invested \$25K as instructed
- Invested earnings as instructed
- Signed up for Social Security and other benefits
- Told to sit and wait for final comments

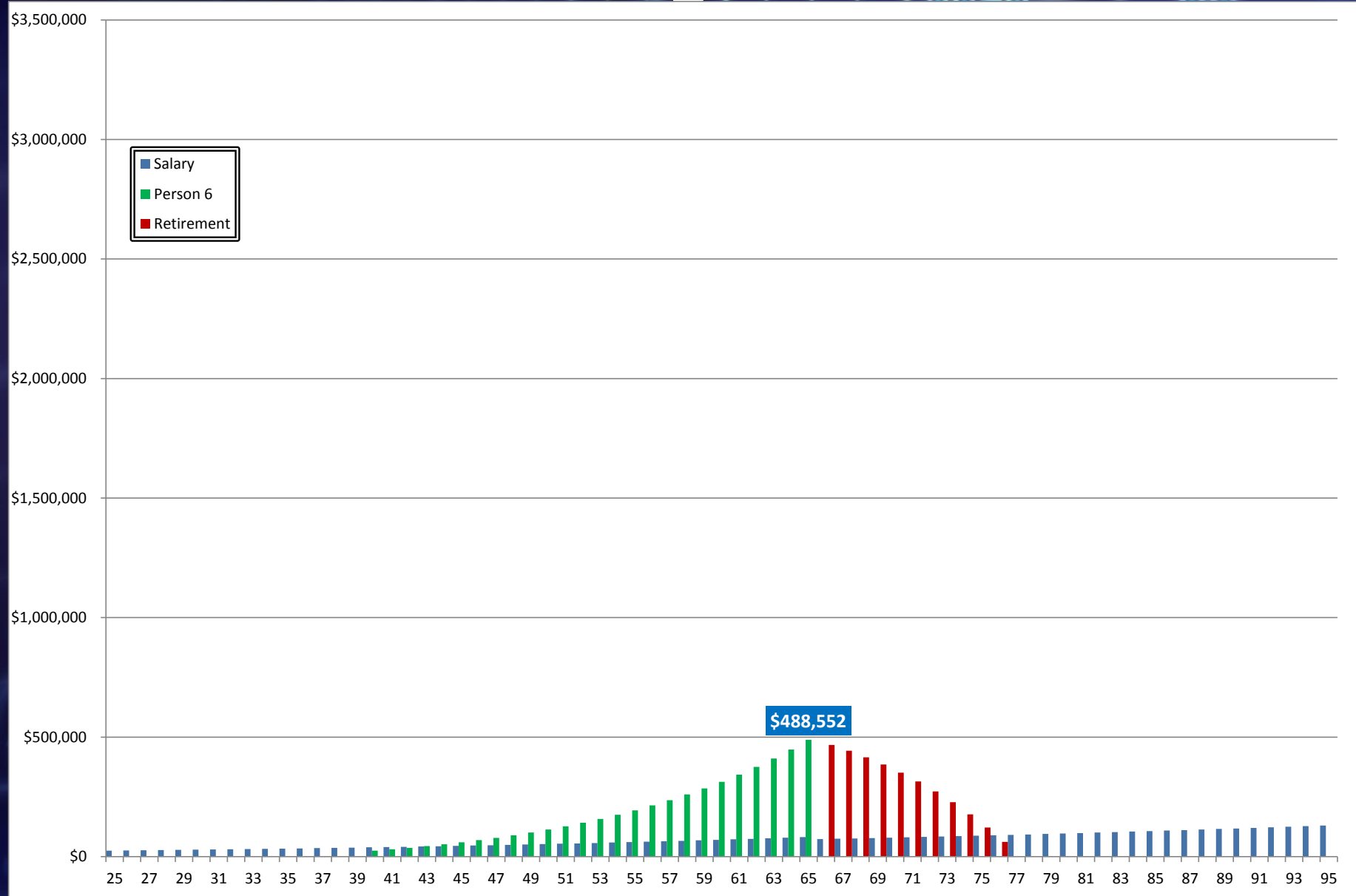
**25 Year
Old**

Assessment at Age 65 – Person 6

- Only one to start at age 40
- Invested \$25K as instructed
- Invested earnings as instructed
- Signed up for Social Security and other benefits

**40 Year
Old**

Assessment at Age 65 – Person 6



Assessment at Age 65 – Person 6

- Only one to start at age 40
- Invested \$25K as instructed
- Invested earnings as instructed
- Signed up for Social Security and other benefits
- Told to sit and wait for final comments

**40 Year
Old**

Assessment at Age 65 – Summary

Account Owner	Age \$\$ Ran Out	Balance at 95	Description
Person 1	> 95	\$3.40M	Refused offer - did it own way
Person 2	65	\$0	Started but did nothing else
Person 3	71	\$0	Started but didn't invest earnings
Person 4	67	\$0	Waited and then quit too soon
Person 5	> 95	\$2.92M	Started at 25 – did all asked
Person 6	76	\$0	Started at 40 – did all asked

Each gave an account of their efforts
Will this be the determining factor?

Assessment at Age 65 – Additional Info.

- Retirement Community Information
 - Streets paved with pure glass-like gold
 - Gates made out of pearls, walls of diamonds
 - No health issues, no crime, no sorrow, no night
 - Health care is so good there is no death
- Bad News
 - None of you can afford this community and all of the things that are being provided
 - Even though some of you have saved a great deal - none of you have enough money to last forever since you will never die
- But I have good news for you too...

Assessment at Age 65 – Additional Info.

- Financial Advisor Introduces Himself
 - This program is not your classic retirement program
 - I provided you with the entrance fee – you just had to take it
 - I provided you with the means to live and to prosper
 - I provided you with a plan that would allow you to reach your goals
 - The first thing you needed to do is to accept the plan
 - My father's name is Warren Buffett – a very rich investor
- Program Criteria for Success
 - He wanted to demonstrate his methodology to the world
 - He wanted to show that the best and most prepared life could be lived by following his plan
 - He had already determined the criteria for success
 - It didn't matter how much each of you saved, but whether you followed the program faithfully – and he knows
 - All who meet the criteria for success will have their eternal retirement paid for in full by my father – no matter how much was saved – you will rely on his "grace" (Acts 20:32, Eph. 2:8)

Such is the nature of heaven!!!

Looking in the Mirror – Person 1

- Opportunities
 - Same as everyone else (John 3:16, Matt. 6:33)
- Response to Opportunity
 - Rejected the offer being presented (Matt. 13:4)
- Attitude
 - He did it his own way (Matt. 7:21-23)
 - He loved this world and the things in it (1 John 2:15)
- Outcome
 - You were rich but not toward my father (Luke 12:21, Matt. 25:41-46)
- Advice given about their actions
 - You should have accepted the generous gift being offered and done what you were asked to do (Matt. 7:24-25)
- Final Assessment
 - I never knew you – depart from me you who practice lawlessness (Matt. 7:23)
 - Thrown into outer darkness (Matt. 25:30)

Will we accept God's offer to provide for us?

Looking in the Mirror – Person 2

- Opportunities
 - Same as everyone else (John 3:16, Matt. 6:33)
- Response to Opportunity
 - Accepted but did not participate in any of it going forward (Matt. 13:5-6, 25:18)
- Attitude
 - I knew you were going to be tough on me (Matt. 7:21-23, 25:24-25)
- Outcome
 - He had only what he had been given and no more (Luke 12:21)
- Advice given about their actions
 - You should have used what I gave you to gain more and not been afraid of the outcome (Matt. 25:41-46, 26-27)
- Final Assessment
 - Depart from me and go into eternal punishment (Matt. 25:41)
 - Take away even that which he has and give it to the others (Matt. 25:28)

Will we be too afraid to do what God has asked of us?

Looking in the Mirror – Person 3

- Opportunities
 - Same as everyone else (John 3:16, Matt. 6:33)
- Response to Opportunity
 - Accepted and invested in their beginning but did nothing to participate thereafter
 - (Matt. 13:7, 25:18)
- Attitude
 - I accept your offer but my life is mine to live and I will define how to do it (Matt. 10:39)
 - The cares of this life have taken over my focus (Matt. 7:21-23, 25:24-25)
- Outcome
 - He had (Luke 12:21)
- Advice given about their actions
 - You should have understood that being a Christian is not a title but is a lifestyle
 - (Matt. 25:41-46, 26-27)
 - You should have grown instead of remaining a babe in Christ (Hebrews 5:12-13)
- Final Assessment
 - Depart from me and go into eternal punishment (Matt. 25:41)
 - Take away even that which he has and give it to the others (Matt. 25:28)

Will you claim to be a Christian and do nothing to grow?

Looking in the Mirror – Person 4

- Opportunities
 - Same as everyone else (John 3:16, Matt. 6:33)
- Response to Opportunity
 - Didn't start right away and then quit way too soon (Matt. 13:7, 25:18)
- Attitude
 - I accept your offer when it's convenient and as long as it's convenient
- Outcome
 - He had squandered his life by keeping it for himself and did not do as he was told (Luke 9:62, 12:21, 17:33)
 - He loved this world and the things in it (1 John 2:15)
- Advice given about their actions
 - You should have been either hot or cold and not lukewarm (Rev. 3:15)
 - Starting and not finishing will make you unfit for the kingdom (Luke 9:62)
 - Remain faithful unto death (Rev. 2:10)
- Final Assessment
 - Depart from me and go into eternal punishment (Matt. 25:41-46)
 - Take away even that which he has and give it to the others (Matt. 25:28)

Will you wait to start and then give up way too soon?

Looking in the Mirror – Person 5

- Opportunities
 - Same as everyone else (John 3:16, Matt. 6:33)
- Response to Opportunity
 - Started right away and fully committed and never quit (Matt. 13:8, 20:1-2, 25:18)
- Attitude
 - I trust your advice and will do everything I can to make the plan successful
 - (Matt. 25:2, 4, 7, 16)
- Outcome
 - He had grown and gained more and was prepared (Matt. 25:1-13, 35-36, Luke 12:21)
- Advice given about their actions
 - Well done good and faithful servant (Matt. 25:20-23, 34-40)
- Final Assessment
 - They were able to attend the wedding feast (Matt. 25:10)
 - He was rewarded for his labor (Matt. 25:20, 22)
 - He will be on the right hand of God and get an inheritance (Matt. 25:32-33)
 - He will enter the kingdom of Heaven (Matt. 7:21)
 - Much good can be done as is observed in your outcome

Will you start early in life and never quit until the end?

Looking in the Mirror – Person 6

- Opportunities
 - Same as everyone else (John 3:16, Matt. 6:33)
- Response to Opportunity
 - Started later and fully committed and never quit (Matt. 13:8, 20:6-7, 25:18)
- Attitude
 - I trust your advice and will do everything I can to make the plan successful (Matt. 25:2, 4, 7, 16)
- Outcome
 - He had grown and gained more and was prepared (Matt. 25:1-13, 35-36, Luke 12:21)
- Advice given about their actions
 - Well done good and faithful servant (Matt. 25:20-23, 34-40)
- Final Assessment
 - They were able to attend the wedding feast (Matt. 25:10)
 - He was rewarded for his labor (Matt. 25:20, 22)
 - He will be on the right hand of God and get an inheritance (Matt. 25:32-33)
 - He will enter the kingdom of Heaven (Matt. 7:21)
 - Even though he started later, God was pleased to reward him equally (Matt. 20:12-16)

Will you start now and never quit until the end?

Summary

- Looking in the Mirror
 - We need to know how to live our lives
 - We need to make a plan, work the plan, measure against the plan, and make corrections to remain on plan
 - We need to understand the priorities in this life (make plan)
 - Retirement planning and Eternity planning are similar
 - We need to know what actions to take to make this plan happen (work the plan)
 - We need to be able to clearly analyze what we are doing (measure against the plan)
 - When we find we are off course, we need to change to get back on course (make corrections)
 - While it is never too late to start, it is dangerous to wait to start
 - We need to start now, remain faithful, and be rich toward God every day of every week of every month of every year
 - We will not be able to “earn” our salvation but we still need to do our work heartily for the Lord
 - We need to give our will over to God’s will and live in a manner that allows His grace to prevail – He will reward our efforts

What will you do – Are you on course?