Love God
Love Others
Share the Good News

SUMMIT CHURCH

Being Jesus Christ to the World

Theme: Investing in Life
"Meaningful Investing"

Sermon preached by Jeff Huber, October 18-19, 2025, at Summit Church, Durango

Weekly Memory Verse:

> 6 ***Remember this — a farmer who plants only a few seeds will get a small crop. But the one who plants generously will get a generous crop.*** – 2 Corinthians 9:6

VIDEO **Sermon Intro**

SLIDE **"Meaningful Investing"**

Have you ever wondered how you got here today? Have you ever thought about the **people who have invested in your life** that have made you the person that you are? Yes, there are no doubt people who may have hurt us and made life more difficult, but if we look closely, we can always find people who have **encouraged us** and made us who we are. I found myself thinking about my own life this week and the people who have invested in me in positive ways over the years. I have had people who have had a negative impact on my life and who have caused hurt and harm, but I also can see people who have made a difference and brought me to this place today. They invested in me in ways in which I will forever be grateful.

I was thinking about my mom, my aunt and uncle, and my grandparents. Even though I wasn't close to my father, he always made sure we had a roof over our heads. We had plenty to eat and never had to worry about clothing. I am grateful that he and my mother gave me life. The truth is that even if life is not perfect or worked out the way we had planned or hoped for, there have been people who have invested in us in some way or another. I found myself thinking about one of those persons who was my pastor growing up because he passed away this year at the **age of 99**.

GRAPHIC **Jeff and Gil**

I shared this picture with you a few years ago after I had a chance to visit with him on a trip back to California to be with my cousin just before he died. Gil was someone who saw something in me that I didn't see in myself when I was younger. He believed that one day I would be a pastor even though I thought that was the dumbest thing I ever heard. He made sure to take me out to lunch at **The Squirrel**, which was a coffee shop around the corner from the church, every time I was home for break. He always got the BLT, and I got the club sandwich.

In this picture we went out to an Italian restaurant, and I'll never forget picking him up from his care facility and they told us to make sure that he **didn't eat anything heavy or have any alcohol** to drink. It was only after we got there that he insisted that we have pasta and red wine. I told him that he wasn't allowed to have those things, and he told me that he was buying and was going to get whatever he wanted because he was **98 years old**. I couldn't really argue with that, and we had a great day together.

I wanted to show you his picture because the truth is **I would not be your pastor** if it weren't for **<u>my pastor</u>** who invested in me in ways that I didn't even understand until much later in life. October is pastor appreciation month, and I felt myself remembering not only Git but a number of other pastors who kept me from leaving ministry at various points in my life because of discouragement or negative things which happened. I found myself being so grateful for people who had **poured into me**, and it made me wonder about the people who might have poured into you in your life.

What I know for sure is that Gil invested in me, and he knew that one day I would pass that on. Investments are meant to be things that grow over time. **Our lives are meant to be a river** where life flows through us and not a pond where scum grows. Today, we continue in this series of sermons focusing on **what it means to invest ourselves in things that are important** and meaningful in life. How are we using our time? How are we using our resources? How are we investing what God has given to us? Are we investing in ways that will bring a great return, or a great harvest, as we read about in the scriptures.

We learned last week that **1/3 of the teachings of Jesus are about money and possessions** and we asked ourselves if we are keeping things in the right priority. It's **OK to have money** and it's OK to have possessions, the real question is how we use them and are we being **generous** with what we've been given or do we hold on to things too tightly. We asked this question last week and it's one that we should always wrestle with as people of faith, and really as humans who are looking for meaning and purpose in life. Jesus put it this way.

SLIDE **What do we treasure?**

What really matters to me? What do I value? What do I prioritize? Our money and our resources and our time should follow what we value and what we prioritize. If we don't ask this question first, then we find that we can **waste our time and our money**. We don't accomplish everything we want to accomplish. We end up accumulating stuff or spending too much time streaming our favorite shows or surfing our favorite websites or scrolling through our favorite app. This may be the most important question we answer each day. **What really matters to me?**

If we're honest, for many of us our **finances become the most important thing,** whether we have very little or whether we have much. This happens easily because we are often told we need to have more than what we have and unless we have that thing for **Christmas** or that **new car** or that **upgraded house** then we will not achieve what we really want to achieve. This is one of the reasons we need to be **clear on what matters** to us and the best way to do that is to get our priorities straight. One of the ways we can do that is by starting off at an early age, or whatever we are today, with the **plan or some structure** to how we use our resources. Here is one way to think about it that we have talked about here before and you may have heard in some other settings but it's good to remember.

SLIDE **10**

20

70

The 10, 20, 70, plan is a simplified way of thinking about our finances and even our time. Let's say I have **$100** and one of the ways to keep my priorities straight is to make sure I give the 1st 10 to God.

SLIDE **10 to God**

20

70

I remind you again that **God doesn't need your money** because God owns it all anyway. Money is amoral really. It’s like this brick. We can build a house with it or break a window. We get to choose what we do with it and how we spend it.

The church has been around for 2000 years, and it will be fine without your money, however we can do more together when we give to God together in this place. If you call this your church home, we do invite you to give here because you're giving does amazing things. When we talk about investing, one of the places you are investing in with your giving is our confirmation retreat which is happening right now this weekend. I spent Friday night with 15 of our 8th graders who are preparing themselves for baptism and confirmation in the middle of November. I spent time with him talking about the meaning of baptism and communion and we shared in the Lord's supper together. We have several adults giving their time to mentor these students and this is an investment much like how my pastor Gil invested in me. You are making that possible.

Next weekend we will be giving out bibles to any students or children or adults who need them as part of our ministry, investing in the next generations and recognizing how they need God's word growing in their life and in their hearts. Every year we hand out dozens of bibles and for many it's their first. We sent more money this week to help buy backpacks that Manna Soup Kitchen will use to deliver food to children the rest of this school year. We also sent them money for fresh meat and produce to be used in the meals that will be provided and it's our way of investing and not only children but those who have little resources.

GRAPHIC Confirmation Students

GRAPHIC Kids with Bibles

GRAPHIC Manna Backpack

GRAPHIC Manna Teaching Kitchen

GRAPHIC Shelter

GRAPHIC Early Learning Center

GRAPHIC Native Hope Food

We talked last week about the need to do justice and love kindness, and we do that often with our offerings here whether it's at the soup kitchen where we also helped to build a teaching kitchen so people can get off the streets and work in restaurants; or the shelter which receives grants from us; or families in our Early Learning Center who need scholarship assistance so their kids can be in a safe place while they work; or on the Navajo Nation working with families and individuals who have been forgotten by their communities and in many ways by the world.

God also longs for us to use the resources we have to care for ourselves and for our families. One way to do that is to take that 20% and split it in half so that 10% goes to short-term savings and an emergency fund for when that inevitable emergency pops up, and the other 10% we give to long-term savings or retirement. The remaining 70% is what we live on, and we do that by making choices to live below our means and recognizing that a lot of the things that we spend money on will not bring us happiness or meaning.

SLIDE 10 to God

20 – 10 to short term savings/10 to retirement

70 – for life

I realized that for many in **Durango this seems impossible** because there are many young families working several jobs just to make ends meet. So maybe we start with **5% to God and 5% to short term savings and 5% to retirement** so that we have 85% to live on. Maybe even that seems a stretch and so we start with 1 or 2%, but the point is to start somewhere. Some of you have more than enough and so giving 10% to God is a starting point for doing something more down the road. John Wesley, the founder of Methodism, had a phrase that he taught those that were part of the early Methodist movement.

GRAPHIC Wesley - Earn All You Can - Save All You Can - Give All You Can

Most of us hope to be able to retire someday, although it may seem far away for many of us. But life expectancies are expected to continue to go up, and we hope to have a number of years after retirement to be able to do something meaningful. We do need to consider how we are going to fund those things. In the 1st century, people didn't live that long and when they could no longer work, they lived with family or others in the community. Today we look at things a bit differently and many people expect Social Security to cover the bill. Let me remind you of some things you may already know.

SLIDE **Facts About Social Security** (have fly in)

- **The average person in the US earns $1543 a month on Social Security Which is $18,000 a year.**
- **The average household expense in retirement is $4000 per month.**
- **Social Security is solvent until 2037, after which benefits could be cut.**

Social Security was never intended to provide all our retirement needs. It was intended to provide 40% of our needs in retirement.

SLIDE **Current Retirement Fund Stats** (have fly in)

- **25% of Americans have saved nothing for retirement.**
- **42% of all 18- to 29-year-olds have saved nothing.**
- **55- to 65-year-olds have on average $120,000 set aside for retirement.**

The good news is that **75% of Americans and 58% of the youngest** generation that are adults have something saved for retirement. If you're not there yet and you haven't started, then start now. Take the next best step. What I know is that if we don't think about it and set it as a priority then we'll never get there. Having funds set aside helps us be able to accomplish God's purposes later in life maybe even more so than we can today because we have more time. For those closest to retirement who are around my age, that 120,000 might seem to be a lot but it really is not much and won't go very far, especially when we consider inflation and the cost of living, which continues to increase.

GRAPHIC 200 a month invested graph

A good financial planner will show you something like this chart on the screen which talks about what happens if we take just two hundred a month and invest that beginning in our early-20s. Let's assume an 8% return which is relatively conservative in today's world. This chart assumes we retire at age 70 and we don't put any more in than two hundred a month and it would give us a return of $1,374,648. If you start at 35 years old that number is $484,969. If you start at 45 years old that number is $207,242 dollars. And even if you start at 55 that number is $78,601.

The point of a chart like this is **not to make you feel bad** if he didn't start when you were in your 20s but to remind you that if you are in your 20s then starting now is a good idea even though that might seem far-fetched depending on your income. A good financial planner will also tell you that starting right where you are is the best step and so don't worry about if you're 35 or 45 and you're just getting started. Giving to God and saving for emergencies and retirement has become even more challenging lately now that you can buy things on a credit card and they will let you **spread out payments and pay for things later**. Sometimes, starting where we are is simply about realizing we don't need all the things we think we need. **We don't need every streaming service or every new piece of technology**.

We are also **not meant to worship our retirement account** or retirement funds. I remind you that retirement is not in the Bible because we don't retire from being a follower of Jesus or from having faith that requires something of us which is loving God and loving others and sharing that good news. I heard about this quote which was at the top of a financial planner's brochure that I thought was profound and biblical.

SLIDE “Money without meaning will not bring lasting happiness.”

Proverbs 1 puts it this way.

BIBLE

19 Such is the fate of all who are greedy for money; it robs them of life.

I also heard it said this way by another financial planner.

SLIDE ***"Money is an amplifier. If you are happy with your life, more money makes you happier. If you are sad then more money makes you sadder."***

Jesus said this in his parable about the rich young fool in Luke 15:12b.

BIBLE

"Beware! Guard against every kind of greed. Life is not measured by how much you own."

We all hear those words and we at some level understand them and nod our heads in agreement, yet we have a hard time believing them out, don't we? **We still end up being possessed by our possessions** and become enslaved to our money and to our calendar. We know there is something more that our heart craves and leads to happiness. When money or possessions or even a person becomes our obsession, **happiness and joy are elusive**. When we focus on what really matters to us then money and our time become a tool that helps us accomplish the goals, we have in life which lead to meaning and purpose.

SLIDE **God is the Source of our lives.**

As followers of Jesus, we believe that **God is the source** of our lives and that God made us to love us, yet that easily gets lost when money or things become the focus. **God is our Redeemer**, and we are made to be in a relationship with God because God made us to love us and yet that can easily become secondary or even forgotten. We are meant to love God with everything that is in us and serve God because that is where we can find meaning and purpose. Life is meant to begin with **this relationship as the center**, and we find that everything else goes better because we keep everything else in perspective.

From the center of our relationship with God we can then love our families well and care for them. We can care for our friends and those most important to us. When we embrace the relationship with God as the center then we have something to give to others who we might not even know but whom God calls us to serve. We are called to love our neighbor as we love ourselves, and even to love our enemies, but that can only happen if we first allow ourselves to be filled up. I often remind you of this profound truth.

SLIDE We can't give what we don't have.

God longs for us to be filled up by his love for us so that we can then find meaning and purpose. We find meaning and purpose when we allow ourselves to be filled with a relationship that can sustain us. Often in today's world we find ourselves being filled up by things that are online or things that the world tells us will bring us joy and meaning. We get obsessed by our possessions, or by our investments, or by a relationship which isn't good for us, and that often leads to pain. Yes, we are meant to enjoy the fruits of our labor and God's good gifts to us, but when those things become the center is when we get in trouble.

GRAPHIC Portable Communion Set

Many years ago, I found myself meeting with someone on their deathbed who had several homes and millions of dollars. They had come to the church a few times and so requested I come visit them when they were in Hospice care. I brought them communion like I often do, and I asked if there was anything they wanted to confess or get off their chest in their final days. He talked about how his children and grandchildren and ex-wives wanted nothing to do with him until he died and they could claim their inheritance. He was tempted to leave them all out of his will and instead give it all to charity. He did leave much of his wealth to charities, which then caused some bitterness in his children. They thought they deserved it all.

We did a simple graveside service, and you could feel the tension. I encouraged each of them to let go of the bitterness that they might be carrying. I reminded them of these five things we must do when someone that has been a part of our life dies. If we don't do these five things we end up stuck. I also acknowledge that sometimes we can't do these things on our own, which is why we need faith or something bigger than ourselves to help us in those moments of grief where we want to hold on to unforgiveness. I imagine this is why Jesus spoke about forgiveness so much, as did the apostle Paul, because they recognized our human tendency to carry brokenness.

SLIDE (Have fly in.)

- **Thank you for…**
- **Forgive me for…**
- **I forgive you for…**
- **I love you because…**
- **Goodbye for now…**

I often share these five things at funerals when there's been a traumatic death, or I can tell people are holding on to old hurts. What I have learned is that when we hold on to our broken places, and we are not able to do these things, we can't invest in anything meaningful. The turning point that often enables us to do these five things is something that is talked about in scripture often and that we have been talking about in this series.

SLIDE **Generosity allows for meaningful investing.**

I found myself looking at several pieces of research this week which studied retirees in the United States. They found some alarming statistics about the number of people who retire and then die shortly after retirement before they get to enjoy any of the resources they have set aside. It didn't seem to matter how much money or resources people had. It could have been millions, or it could have been thousands, or it could have been nothing. They could have had plenty set aside for retirement, but they still found people who didn't live long after their retirement had several things in common.

Conversely, they found that **people who found little joy and purpose and meaning in retirement had the opposite of these four things** which they named as being most important. Retirees who were doing well were asked what they would tell younger generations to invest in so they could have a meaningful retirement. What's interesting is that money didn't make the top four. Instead, it was these things they found which not only were named by retirees, but research has found leads to a longer life. There is a book I've recommended before by Harvard Professor Albert Brooks which is based on research he did on the final third of life, “From Strength to Strength.”

GRAPHIC From Strength to Strength - Finding Success, Happiness, and Deep Purpose in the Second Half of Life

What's interesting is that Brooks also names these same four things which are required investing if we are going to find success, happiness, and deep purpose in the final third of our lives. He also found that these things make life meaningful today and they are all things which we find in the scriptures. The title of his book comes from Psalm 84.

BIBLE

5 **What joy for those whose strength comes from the Lord,**
who have set their minds on a pilgrimage to Jerusalem.
6 **When they walk through the Valley of Weeping,**
it will become a place of refreshing springs.
The autumn rains will clothe it with blessings.
7 **They will continue to grow stronger,**
and each of them will appear before God in Jerusalem.

Here are the four things that overwhelmingly are recommended by retirees and researchers who look at those who have meaningful lives.

SLIDE (Have fly in)

- **Health**
- **Purpose**
- **Companionship**
- **Faith**

All of these require generosity and are found in the scriptures. Jesus said we are to love God with our heart and soul and mind and **strength.** That word for strength implies investing in our bodies and our physical being. Remember that when **Jesus came, he healed** the blind and those who couldn't walk, as well as the woman who had been bleeding for years. He wants us to pay attention to our health and to take care of our bodies and if you think of that investment chart I showed you about retirement, think about that in terms of our health as well. The earlier we begin taking care of our health by eating right and exercising and doing all that we can, the better that investment return will be as we get older. **It doesn't guarantee that life will be perfect**, and we won't have any health issues, but for most of us taking care of our health is a good investment.

When it comes to purpose we remember these powerful words from the prophet Jeremiah.

BIBLE

> 11 **For I know the plans I have for you," says the Lord. "They are plans for good and not for disaster, to give you a future and a hope.**

This means investing in purposes now that go beyond our work or those things in our lives which are temporary. It means **investing in the next generation** through things like our confirmation process where adults are walking with our students and will make an eternal difference in their lives. It means recognizing that we were made by God to be loved by God to do great things for God. This means being generous with our time and our resources.

Over time, **investing in companionship and friendships has lifelong benefits** and is one of those keys that those currently in retirement say they need for their health and to find purpose. This means being generous with our energy for friendships and family. Every piece of research is clear that relationships are key to staying healthy longer and to finding purpose and meaning.

I found it interesting that **faith became more important** for people as they retire, and once again this can be even more meaningful when we invest in that from the very beginning. We are invited in so many places in scripture to be generous when it comes to faith and when it comes to companionship and purpose and health. One of those places was in the early church when it was very small and people needed each other in the midst of an overwhelming Roman government that was oppressive and often **took 90 percent of people's income for taxes**. If you think it's hard to save for retirement now, imagine what it was like for those early followers of Jesus.

Yet In Paul's letter to the people of Corinth he writes about their **need to be generous** and how the church needs that because of what's happening to the **original church in Jerusalem**. There was a massive famine, and people were literally dying daily and so Paul takes a journey to all the smaller churches that he founded in the Greco Roman world. He went to places like Corinth and Thessaloniki and Philippi and Ephesus and asked them to give to people they had never seen, nor they would never see in their lives, but were their companions in faith. These words were powerful 2000 years ago and they are powerful for us today. This first 1st is our memory verse so let's say it together out loud or if you're willing.

BIBLE

[6] Remember this—a farmer who plants only a few seeds will get a small crop. But the one who plants generously will get a generous crop.

BIBLE

[7] You must each decide in your heart how much to give. And don't give reluctantly or in response to pressure. "For God loves a person who gives cheerfully." [8] And God will generously provide all you need. Then you will always have everything you need, and plenty left over to share with others. [9] As the Scriptures say,

"They share freely and give generously to the poor.
Their good deeds will be remembered forever."

[10] For God is the one who provides seed for the farmer and then bread to eat. In the same way, he will provide and increase your resources and then produce a great harvest of generosity in you.

I love this image of the farmer because it reminds us of how important it is to invest in things like seeds and planting and water and how all these things produce meaningful health, purpose, relationships as we harvest together, and faith that can carry us. This week I learned about an inspiring woman whose story I had never heard. Julia "Hurricane" Hawkins broke the world record in the 100-meter dash in her age category. She took up competing in sprinting when she was 100 years old. I thought you might enjoy her story.

VIDEO 105-Year-Old Woman Sets Record With 100-Meter Run

GRAPHIC Julia Hurricane Hawkins

Julia did join her husband in the heavenly Kingdom one year ago this week at the age of 108. I was feeling pretty good about getting the 62 this year but her story helped me realize that there's still a lot more ahead if I'm lucky. I also realized I have 43 more years to establish a new world record so that's exciting. I'm pretty sure mine won't be in the 100-meter dash with two new hips, but I'll figure something out before it's all over and done with.

Enjoyed reading her story about her marriage but also the many other relationships in which he had invested in her 108 years of life. Julia's story reminds me of how important it is to invest our time and our energy and our resources in things that are meaningful. She invested in her health until the very end and in purpose as she prepared for these races. You also saw her friends cheering her on and you heard about her relationship with her husband that she invested in for all those years.

My hope and prayer is that each of us might take seriously what it means to meaningfully invest our time and our resources so that we might have a fruitful retirement, but more importantly we might see a return with everything from our health to purpose to relationships to our faith. I loved how Julia talked about being ready to see your husband again and her story also reminded me of another image that Paul used when he talked to the Philippians, chapter 3.

BIBLE

> 13 **No, dear brothers and sisters, I have not achieved it, but I focus on this one thing: Forgetting the past and looking forward to what lies ahead,** 14 **I press on to reach the end of the race and receive the heavenly prize for which God, through Christ Jesus, is calling us.**

Let's pray

SLIDE **Prayer**

October 18-19 Order

1. Maddie welcomes people.
2. Song: “Battle Belongs”
3. Song: “Build My Life”
4. Jeff welcomes people:
    a. QR Code and Connect Card
    b. Invite people to greet each other, however comfortable and be seated.
5. Sermon
6. Offering **(Fall Fest)**
7. Med Moments
8. Song: “Gratitude”
9. Prayer and Lord’s Prayer
10. Care Ministers
11. Connect with Us
12. Closing Prayer