

## Things that work – Calculating the ROI (Return on investment) – modern day parables

**What is a parable?** A parable is an earthly story with a spiritual truth. Jesus told stories to make a point, Jesus was the master storyteller and He used parables to teach truth and He used parables a lot.

In fact, storytelling was Jesus' favorite technique when speaking to a crowd: *“Jesus spoke all these things to the crowd in parables; he did not say anything to them without using a parable.”* (Matthew 13:34)

Stories help us remember. Long after the outline is forgotten, people will remember the stories of the sermon.

Now, **Let's look at the ROI** for some of the choices you make on how to invest in your life. **What are the plans for your life? What are your goals?** Why, why did you choose those plans and those goals?

And maybe you chose the goal to **make a lot of money**. What will it cost if I work really hard and invest my life in becoming a success, in making money? I would have to put God on the back burner for a while but after I become a success and make a lot of money I will have time for church and God. What is the cost of doing that? What would be my ROI?

Jesus talked about such a person in Luke 12:16-21, *“Jesus said to them, “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. 17 He thought to himself, ‘What shall I do? I have no place to store my crops.’ 18 “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. 19 And I’ll say to myself, “You have plenty of grain laid up for many years. Take life easy; eat, drink and be merry.”” 20 “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?’ 21 “This is how it will be with whoever stores up things for themselves but is not rich toward God.”*

Let me tell you the **modern version** of this parable: Once upon a time there was a man who was kind of a workaholic adventure capitalist. And he was committed. He was willing to do whatever it took to succeed. He was consumed by his work—12-14 hour days, working weekends. He joined professional organizations and boards of directors to expand his contacts.

And when he wasn't working, his mind was always drifting towards his work. So it wasn't just his **occupation**, it was his **preoccupation**. His wife would often try to get him to slow down, to remember that he had a family. And he was vaguely aware that his kids were growing up and he was missing it. From time to time, they would complain to him about games of catch they weren't playing or books that he wasn't reading to them or dinners they weren't eating together.

But after a while, they stopped complaining because they stopped expecting it would ever be any different. He would tell himself, *"I'll be more available to my family in six months or so, **when things settle down.**"* And although he was a very bright guy, this man in Jesus' story, he didn't seem to notice that things never settled down. *"Besides,"* he'd say to himself when he felt guilty, *"I'm doing it all for them."*

One morning he was awakened by this twinge in his chest and his wife made an appointment for him to see the doctor. They told him he'd had a slight heart attack. They warned him. He had all the classic symptoms—high blood pressure and high cholesterol. There needed to be some serious changes in his routine. And for a while, there was.

He knows that his life is out of balance. He thinks occasionally about God and about church. And he intends to go sometime. But Sunday morning seems to be the only time he can crash. *"Besides,"* he says to himself, *"There'll be time for church **when things settle down.**"*

One day, the vice president in charge of daily operations of his company tells him, *"You're not going to believe this, but things are booming and we can't keep up. This is our chance to strike the mother lode. If we catch this wave, we'll be set for life. But it will require major changes. We have huge inventory problems. Orders are coming in so fast we can't keep up with demand."*

*"Our software is hopelessly outdated. And if we don't overhaul this company from top to bottom it's going to be a disaster."* And from that time on, our guy is a man possessed. He devotes every waking moment to this once in a lifetime opportunity. **And then, it hits him.** He has put his company through a technological revolution. They go wireless, high tech, total reorganization; he set the date for an IPO. He was going to be rich beyond his wildest imagination.

When he goes home that evening, he tells his wife, ***"You know what this means, don't you? Once I've put us through this reorganization, we can relax, because our future will be assured. We'll be set for life."***

He says, *"I know the market. I've covered every base. I have anticipated every contingency. We will be financially secure."* **But she heard this song before.** She didn't get her hopes up. About 11:00 that night, she decided to go up to bed and she asked him, *"Are you coming with me?"*

He was sitting in front of his computer and He said, *"No, you go ahead. I have a little more stuff I want to do. I'll be up there in just a couple minutes. I'll be right there."* She went to bed and waited for him for a while and then fell asleep. When she woke up and looked at the clock. It was **3:00 in the morning** and he still hadn't come to bed. She went downstairs and she could see he was still in front of the computer, his head resting on his arm.

She thought, *"**This is ridiculous.** It's like being married to a little kid. He'd rather fall asleep down here, in front of the screen, than come up to bed."* So she went to touch him on the shoulder to wake him up, but his skin was cold to the touch and he did not respond to her voice.

She got this sick, panicky feeling in her stomach and she dialed 9-1-1. But by the time the paramedics got there, they told her that he'd had a massive coronary and had been dead for hours.

His death was a major story in the financial community. His obituary was in The Wall Street Journal. And it's too bad he was dead, because he would have loved to read the wonderful things they said about him. Then, they had a memorial service, and because he was so prominent, the whole community was there.

They had a big service. They got up to eulogize him and said things like: *"He was an innovator, a master of new technology systems," "He was one of the leading entrepreneurs of his day." "He was a man of principles," "He would never cheat on his taxes or his wife."*

And they erected a memorial to this man and they wrote inspiring words on it: *"Leader;" "Innovator;" "Entrepreneur;" "Visionary;" "Success."* Especially the word success, because he gave his life for that word.

They buried his body, they put up the marker and they all went home. When it was dark and there was no one present to observe, unseen, unheard, the **angel of God** comes to this cemetery and makes his way through all of the other grave stones. He comes to the marker, and there traces, with one finger, the single word that God chose to assess this man's life. Do you know what it was? **"Fool."** "You fool," God says. That's Jesus' story.

Jesus wasn't engaging in **name-calling**. He is making a tragically accurate diagnosis. For all of this man's brilliance, through all of the cost-benefit analysis and cash-flow projections he ran, there was one thing he forgot to take into account. It was death. He forgot he was going to die.

And **God stands amazed** at the folly of any human being, no matter how smart, who carefully prepares for every contingency, covers every eventuality, no matter how unlikely, and then forgets the one inevitable **certainty that stares all of us in the face**, which is, *"I'm going to die one day."* He neglected to plan for the most obvious and inescapable fact of human existence.

This man's favorite phrase was, *"When things settle down." "I'll get around to what matters one day, when things settle down."* Let me ask you a question. When will things settle down? **When you die.** Things will settle way down.

**We have an illusion in our society**, and it's the illusion that someday more will be enough. That's what this guy thought. If he just kept getting more, eventually, it would lead to contentment. We kill ourselves for more—more choices, more experiences, more successes, more stuff. We're bombarded, every day by messages that tell us more, eventually, will lead to contentment.

**Here is another modern day parable told by James Dobson:** I first learned how to play monopoly from my grandmother. Now, my grandmother was a wonderful person. She raised six children. She was a widow by the time I knew her well.

She lived in our house for many years. And she was a lovely woman, but she was the most ruthless Monopoly player I have ever known in my life. She understood that the name of the game is to acquire.

When I was a little kid and we would play and I got my money from the bank, I would always want to save it, hang on to it, because it was just so much fun to have money. She spent on everything she landed on. She would accumulate everything she could. And eventually, she became the master of the board.

And every time I landed, I would have to pay her money. And eventually, every time, she would take my last dollar, I would quit in utter defeat. And then she would always say the same thing to me. She'd look at me and she'd say, **"One day, you'll learn to play the game."** I hated it when she said that. But one summer, I played Monopoly with a neighbor kid—a friend of mine—almost every day, all day long. We'd play Monopoly for hours.

And that summer, I learned to play the game. I came to understand the only way to win is to make a total commitment to acquisition. I came to understand that money and possessions, were the way you keep score. And by the end of that summer, I was more ruthless than my grandmother. And I sat down with her to play that fall.

Slowly, cunningly, I exposed my grandmother's vulnerability. Relentlessly, I drove her off the board. (The game does strange things to you.) I can still remember. It happened at Marvin Gardens. I looked at my grandmother. She taught me how to play the game.

She was an old lady by now. She was a widow. She had raised my mom. She loved my mom. She loved me. I took everything she had. I destroyed her financially and psychologically. I watched her give her last dollar and quit in utter defeat. It was the greatest moment of my life.

**And then she had one more thing to teach me.** She said; **"Now it all goes back in the box—all those houses and hotels, all the railroads and utility companies, all that property and all that wonderful money—it all goes back in the box."** I didn't want it to go back in the box. I wanted to leave the board out, bronze it maybe, as a memorial to my ability to play the game.

"No," she said, "None of it was really yours. You got excited about it for a while, but it was around a long time before you sat down at the board, and it will be here after you're gone. Players come and players go. But **it all goes back in the box.**"

**He was a shrewd guy**, this man in Jesus' story. He learned to play the game, and he played the game really well. He amassed a lot of money and stuff for himself. Remember what Jesus said, *'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."* Luke 12:16-21

**It's not a bad thing to play the game well.** He just forgot one thing. He forgot the game would end. And the game always ends. For every player, the game ends. Every day you pick up a newspaper, and you can turn to a page that describes people for whom this week the game ended.

Skilled businessmen, an aging grandmother who was in a convalescent home with a brain tumor, teenage kids who think they have the whole world in front of them, and somebody drives through a stop sign. **It all goes back in the box**—houses and cars, titles and clothes, filled barns, bulging portfolios, even your body.

So you have to ask yourself the question, "**What matters? What's worth giving your life to?**" **What gives you the greatest ROI?** Food? Pets? The latest gadget? Success? Adventure? Instinctively, we know it isn't any of those things.

The fact is that everything I clutch and consume and hoard is going to go back in the box and **I'm going to lose it** all. That's not much of an ROI on that. But what you invest in God and in the people that matter to God can take on an eternal significance. And people who come to understand this try to figure out ways to invest it in a way that will make a difference.

But you don't have to go down that road of always trying to get more stuff. There is a different road you can go down, but you have to decide.

**This story that Jesus told has been lived out millions and millions of times.** You don't have to believe the Bible to believe the story that he told. You can see it every day. Here is a story about one such person. See if you can figure out who he is.

*"All he ever wanted was more. He wanted **more money**, so he parlayed inherited wealth into a billion dollar pile of assets. He wanted **more fame**, so he broke into the Hollywood scene and became a filmmaker. He wanted **more pleasure**, so he paid handsome sums to indulge his every sexual urge. He wanted more thrills, so he designed, built, and piloted the fastest aircraft in the world.*

*"He wanted **more power**, so he secretly dealt political favors so skillfully, that two U.S. presidents became his pawns. **All he ever wanted was more.** He was absolutely convinced that more would bring him true satisfaction. Unfortunately, that wasn't true.*

*This man concluded his life emaciated, colorless, sunken chest, fingernails in grotesque, inches-long corkscrews, rotting black teeth, tumors, innumerable needle marks from his drug addiction."*

**Howard Hughes** died believing the myth of more—a billionaire junkie, insane by all reasonable standards. It's the same story. Ask yourself: If Howard Hughes had pulled off one more deal, made one more million dollars, had one more powerful politician in his hip pocket, would it have been enough? Would it ever have been enough?

Ecclesiastes 5:10, “Whoever loves money never has enough; whoever loves wealth is never satisfied with their income.”

### And how about this woman?

She was the most admired woman of her day. Every man wanted her. Every woman envied her. But **Marilyn Monroe** died alone—died by her own hand. Ask yourself the question: If she'd have had one more hit movie, graced one more magazine cover, had a sexual relationship with one more powerful man, would it ever have been enough?"

When I was a young guy, living in San Jose, California, I happened to be over at mom & dad's when something came on Television. Mom was ironing and it was the middle of the afternoon and Johnny Carson had an afternoon variety show on TV. This was before he replaced Jack Parr on the Late Night Show.

Anyway, he was interviewing this guy who had gone all over the US and knocking on movie stars doors to see how many he could actually meet. And he said he had **recently knocked on Marilyn Monroe's door** and **she had actually answered the door herself**.

He went on to say **she didn't look very good**. Johnny Carson made a joke out of it and said, “**That's your opinion!**” It was not long after that she killed herself.

Something was out of balance, something was not right. The ROI wasn't enough, the cost was too high, the payoff was too little, what they invested their life in wasn't worth it. It was empty, and in the end it was worthless.

You have to ask yourself: When you finally get the **ultimate possession**, when you've made the **ultimate purchase**, when you **buy the ultimate home**, when you have stored up **financial security** and **climbed the ladder of success** to the highest rung you can possibly climb, and **the thrill wears off--and it will wear off--then what?**

What are you going to do with a **cold marriage**? What are you going to do with **kids** who learned a long time ago that they are not as important as a barn full of stuff? How important will all that stuff be? “**Don't you know,**” God asks, “**how quickly life passes? Don't you know?**”

**Have you calculated the ROI of the life you are leading?**

Psalm 49:10,12, 16-20, *“For all can see that the wise die, that the foolish and the senseless also perish, leaving their wealth to others”. “People, despite their wealth, do not endure; they are like the beasts that perish.” “Do not be overawed when others grow rich, when the splendor of their houses increases; for they will take nothing with them when they die, their splendor will not descend with them. Though while they live they count themselves blessed—and people praise you when you prosper—they will join those who have gone before them, who will never again see the light of life. People who have wealth but lack understanding are like the beasts that perish.”*

**The best path** you could possibly take is the one God had in mind for you when He created you. And so you add prayers to your search and you pray for guidance from God.

You need to set goals in at least 4 different areas of your life, **physically, intellectually, spiritually, and ministry**. And by ministry I mean what has God laid on your heart?

Do you like working with children, with the elderly, with the disadvantaged, with babies. What has God wired you up to do? No life is complete or ever completely satisfying without a ministry

We tend to worry about the physical and intellectual the most, but they are all equally important.

What is the ROI if you follow the path God has laid out for you? It gives your life meaning, satisfaction and fulfillment.

The letters ROI show up in the bible, it is one of the names of God. **EI ROI** – the God who sees. He sees us and everything we have ever done and still loves us.

And friends, I just want to plead with you for one second before we leave. Whatever needs to get changed—whatever decision needs to be made—whatever you need to cut out or turn around, do it. Do it.