

What's In Your Portfolio?

It's that time of the year again. 2014 is now history and 2015 is a mystery. Over the next few weeks investors will be receiving year-end statements from those who manage and oversee their investments. Prudent investors will look very carefully at each year-end statement. They will scrutinize the revenue earned by each company from all sources and the expenses incurred by that company together with fees charged. They will be looking at the rate of return for each of their investments. They will identify the winners and losers. Investors want a return on their money, the higher the return the better. They will divest themselves of, or sell, an investment that does not produce a return and reinvest any money recouped with a company that will produce a return.

Prudent investors will also take a good long look at the types of investments that make up their portfolio. Investment advisors almost always advise investors to "diversify" their investments, which is just a fancy way of saying "Don't put all your eggs in one basket." We all know the danger of putting all your eggs in one basket. If your single investment increases in value you may be set for life. If the same investment crashes you may lose everything and have to start over again, (if that is possible). Prudent investors put some of their money in the stock market, some in the bond market, some in the commodities market and some in the bank in the form of GIC's. Others simply invest in Mutual Funds that hold a large basket of many different stocks and/or bonds. If we diversify our investments we spread the risks of investment. If the stock market goes down, the bond market will hopefully go up and offset the loss, thus protecting our principal and ensuring the health of our investment portfolio.

As prudent investors, we should also look at how we are investing another one of our most precious resource: our time. It is important to remember that once time is spent, we can never get it back. We must ask if the time we spend is properly diversified among many activities, or do we put most all of our time in one basket? We should look at the rate of return on the time we spend on our daily activities. We must ask if any given activity enriches us or depletes our physical and emotional resources.

Many of us invest a lot of our time working at a job, career, business, or other calling. We receive a return on that investment: compensation and the sense of accomplishment and satisfaction that comes from honest labor. We have to look at our attitude toward work. Some people say: "I live to work!" Others say "I work to live." Some love their jobs so much that they can't spend enough time on the job. Others don't seem to have a passion for their work. They work at those jobs because they need to do something in order to live. Work is an important investment. Each one of us must consider the amount of time we spend working very carefully. Investing too much time and too much of energy and passion on work can cause stress, heartache, take years off your life and also keep you from investing time in other very important areas of your life. Simply punching the clock in the morning and waiting for the day to end can also be debilitating. This attitude drains energy and passion for work, and it can seep into other aspects of one's life.

Many reading this article may no longer be in the labor market due to retirement or other reasons. Regardless of our employment status, we still need to be intellectually challenged and physically active. The retired need to find satisfaction in honest toil. One may find the needed activity and mental stimulation through volunteerism. Schools, hospitals, community centers, museums and churches simply could not function without volunteers. Those who volunteer will tell you of the many benefits they reap.

Whether we are in the workforce or retired, we need to strive to find a proper balance between the time we spend at work and the time we spend on other aspects of our lives. We must strive to find work that challenges our intellect and our abilities, is satisfying and fosters professional and personal growth.

Each one of us has to assess how much time we invest in important relationships. How much quality time are you spending with your spouse? Do you take the time and effort to tell your spouse how much you love him/or her? Are your conversations with them deep and intimate? Do you share your joys and sorrows

with them? Do you share your dreams and confess your fears to them? Do you ask them to share with you those things that are important to them, and then take the time to listen?

How much time do you spend with your children and/or grandchildren? When you are together, what do you do with them? Do you spend time talking? Do you actively talk with them about things that are important to you? Do you talk to them about your past, your accomplishments, your victories and your failures? Have you talked to them about difficult times in your life where you had to persevere and eventually overcome?

Investing your time in deep and meaningful conversations with our loved ones can lead to extraordinary dividends and returns. Relationships are deepened and become more intimate, as we share with one another. Trust in one another grows and love flows more freely. The bonds between husband and wife, parent and child, and grandparent and grandchild become deeper and stronger. Memories are created. The next generation can be spurred on to struggle and endure in the face of their challenges by the accounts of the dedication and perseverance of their parents and grandparents. The list of potential dividends goes on and on.

God asks each of us to consider how much time we invest in Him. However, before we answer, God wants us to consider how much He has invested in, and continues to invest in, us. God created this world and the rest of the universe for us. The Holy Scriptures tell us that the world and the people He first created were perfect. The first people were duped by the Devil into trading their relationship with God for a share in divinity, (knowing good from evil). Adam and Eve's investment turned into a disaster. Sin and death came into the world. The sin got so bad that God had to purge the world. However, God did not give up on His investment, He continued to invest in His creation. God vowed to bring this investment to an end and start all over again in a world with no sin, death or evil.

The Holy Scriptures testify that God invested in the lives of His chosen people from the creation of the world to this very day. The pages of the Old and New Testaments are filled with the accounts of God's chosen people who faced challenges, struggled and endured by God's grace, love, mercy and encouragement. Their lives of the dedication to God and perseverance inspire us today. The pages of the New Testament point to the greatest life ever lived: the life, death and resurrection of our Lord and Savior Jesus Christ, the very Son of God who was always with God and through whom we were created. Jesus was born, lived, died and rose again for us and for our salvation. The resurrected Jesus returned to heaven and promised to return and establish his eternal Kingdom. Jesus's most passionate desire is to give you eternal life through faith in Him. God wants you to invest some time listening to Him, and His Son, speak through the words of Holy Scripture. If you are afraid that reading and understanding Scripture is too daunting a task, take heart, the Holy Spirit will be your guide.

God wants you to invest some time speaking to Him. All you have to do is bow your head and close your eyes and pray to Him; or worship Him at a church near you.

As we listen to God speak to us through the Holy Scriptures and we speak to Him in prayer, praise and worship, we will reap extraordinary dividends. Our faith and trust in God will grow. We will also learn to look at every other investment of time in our lives in a new and different way. A bond of friendship with Jesus is forged. Jesus said this of his disciples who listened to and followed him: *"You are my friends if you do what I command. I no longer call you servants, because a servant does not know his master's business. Instead, I have called you friends, for everything that I learned from my Father I have made known to you."* (John 15:14-15). Jesus promises to guide his friends from this life into the life to come.

God's most passionate desire is for us to invest in some time in Him. You can invest some time with God at a Church near you, and bring your family. At Grace we invest our time with God on Sundays mornings at 9:00AM and 10:30AM. Our children spend time with God at Sunday School which is held during the 10:30AM service.

In Christ

Pastor Ed Skutshek