

Profit or Loss?

I want to share a few thoughts with you today about ‘profit and loss’. My dad was an accountant earlier in his life. Profit and loss are *accounting* terms: a “profit and loss statement” is normally generated at the end of a financial year, showing that years’ revenue and expenses, indicating profit or loss.

‘**Profit**’ describes positive revenue, gains, benefits, and advantage. **Loss** describes a position of decrease, decline, or even collapse.

Profit and loss are actual biblical terms:

- a) **Mathew 26:16** - *For what **profit** is it to a man if he gains the whole world, and **loses** his own soul? Or what will a man give in exchange for his soul?*
- b) **Philippians 3:7-8** - *7 But what things were **gain** to me, these I have counted **loss** for Christ. 8 Yet indeed I also count all things **loss** for the excellence of the knowledge of Christ Jesus my Lord, for whom I have suffered the **loss** of all things, and count them as rubbish, that I may **gain** Christ*
- c) For instance, the parable of the talents in **Mathew 25** is all about profit and loss. That parable describes men giving an account to their master for what was entrusted to them: how they had used their opportunities and the outcomes of their lives. In that story, one of the servants was called “**an unprofitable servant**”

Matthew 25:30 - *And cast the **unprofitable** servant into the outer darkness. There will be weeping and gnashing of teeth.’*

The outcome of his efforts was one of loss but let’s remember why this parable was spoken: it was only because Jesus wants our ‘statement’ to read differently. He wants us to be ‘profitable’ servants, to experience not loss but profit.

There are other passages that also come mind for instance:

- d) Ecclesiastes 7:11 that says that wisdom is *profitable*, or 1 Timothy 4:8 that says that godliness is *profitable* for all things.

The point is, our lives are to be lived in such a way that one day when our statements are opened before God, they will show profit and never loss. As I said, ‘**profit**’ describes positive revenue, gains, benefits, and advantage.

God wants you to win in life, in every way. God wants your life to be profitable, to carry added value; The statement of our accounts should show lives lived well and never wasted, never in the red but in a position of profit and surplus to the glory of God!

With those thoughts in mind, about profit and loss, let us come the central scripture for this message today:

Acts 27:1, 9-12, 19-21

- a) This is the story of a journey. This is a boat on a journey to Rome. There are 276 people on board and one of them is a Christian.
- b) What the people in the boat didn't know was that they were heading to a storm and to a place of disaster and much **loss**.

In the words of Paul in **verse 10**, they were on a voyage that was going to end with *disaster and much loss, not only of the cargo and ship but also of their own lives.*

Much loss!

- **They had already lost time**
Verse 9a: *"much time had already been spent"*
- **They had already lost their window of opportunity to sail safely**
Verse 9b – *sailing was now dangerous because the Fast was already over*
- **They had lost direction**
Verse 20 - *Now when neither sun nor stars appeared for many days*

The position of the sun and stars was how they found direction through the sea in those days.

- **They had lost all hope**
Verse 20b - *... all hope that we would be saved was finally given up*

They lost time, opportunity, direction, all hope... and now the loss of their own lives seemed imminent. When the helmsman and the owner of the ship packed that boat they had profit in mind, but now grave loss was coming.

James 4:13-14 - *Come now, you who say, "Today or tomorrow we will go to such and such a city, spend a year there, buy and sell, and **make a profit**"; ¹⁴ whereas you do not know what will happen tomorrow. For what is your life? It is even a vapor that appears for a little time and then vanishes away*

When they set sail towards Rome, they left with the expectation of profit and probably never thought that such a storm would come. Yet storms do come. They come to all of us, Christians like Paul and non-Christians like them. We are all in the same boat.

V.21 - ²¹ *But after long abstinence from food, then Paul stood in the midst of them and said, "Men, you should have listened to me, and not have sailed from Crete and incurred this disaster and **loss**.*

This was one of those 'I told you so' moments. However, Paul had been praying to God and the rest of the story was an amazing miracle. What was meant for loss became great profit and blessing. Living in this world, we will all experience storms and the potential for loss is never far.

We can't always avoid storms, but how can we see profit and avoid loss?

1. It is all about the voices you prioritise in your life

V.21b - *Paul stood in the midst of them and said, “Men, you should have listened to me.”*

Who we listen to, the voices we prioritise, the voices we value have a lot to do with the outcome of our lives and whether that is profit or loss.

- Verse 11 says that they first listened to the helmsman and the owner of the ship (the professionals, the experts). They judged their advice of greater value than what some preacher had to say.
- Verse 12 says that they listened to the majority (a choice was made on what most thought it was right, popular opinion)

Proverbs 14:12: *There is a way that seems right to a man, but its end is the way of death [loss]*

- The majority is not always right, neither are the experts – but God is always right and that is the voice that Paul listened to:

“I perceive that this voyage will end with disaster and much loss...”

Paul “*perceived*” – he was obviously listening to a different voice! God had the weather forecast - He knows the end from the beginning.

Some of us may be listening to the wrong voices. That will ultimately lead, not to profit, but loss.

In order to avoid loss, we need to follow God's voice.

Isaiah 48:17 - *Thus says the Lord, your Redeemer, the Holy One of Israel: “I am the Lord your God, Who teaches you to **profit**, Who leads you by the way you should go.*

2 Timothy 3:16a - *All Scripture is given by inspiration of God, and is **profitable***

Prioritise what God says. Believe what He says. Set it as the standard that determines what you think and every course of action you take in life: in your marriage, in how you bring your kids up, in your workplace, in your decisions, how you run your business etc. We cannot avoid every storm, but we can avoid loss if we listen to the right voice. That same voice will lead us to profit (to positive revenue, gains, benefits, and advantage)

2. It is also about who you trust when the storm comes

They didn't trust Paul. They trusted all the empirical knowledge and experience of the helmsman. His advice seemed more credible and carry more weight than Pauls' warning.

2 Chronicles 20:20b - *Believe in the Lord your God, and you shall be established; believe His prophets, and you shall prosper.*" [profit]

Paul believed God, and Paul prayed to God, and God changed the situation:

Acts 27:22-25 - *22 And now I urge you to take heart, for there will be **no loss** of life among you, but only of the ship. 23 For there stood by me this night an angel of the God to whom I belong and whom I serve, 24 saying, 'Do not be afraid, Paul; you must be brought before Caesar; and indeed God has granted you all those who sail with you.' 25 Therefore take heart, men, for **I believe God** that it will be just as it was told me.*

Paul was in the same boat as everybody else. This was an unavoidable storm. He couldn't avoid the storm but by his faith in God he avoided loss!

We can avoid loss if we trust in God. Even when it seems like we have already lost and are too far gone, if we stay faithful to Him and in a place of faith, God can reverse our losses into profit:

Job42:10 - *And the Lord restored Job's **losses** when he prayed for his friends. Indeed the Lord gave Job twice as much as he had before.*

In accounting terms that is called **profit!** Resist the temptation to quit. God can reverse our losses and turn them into profit.

Conclusion

As I said before, our lives are to be lived in such a way that one day when our 'statements' are opened before God, they will show profit and never loss.

The statement of our accounts should show lives lived well and never wasted, never in the red but in a position of profit and surplus to the glory of God!

As we saw today, it is crucial

- To be led by the right voice – by the Lord. He teaches us to profit
- To put our trust in Him