

On Wealth

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[0 : 00] Father, we confess before you that money is a very personal issue to us. We confess before you that we don't like to tell people what we make.

We don't like to tell people what our financial resources are. We confess before you, Father, that we maybe hide if we're abusing credit cards.

We hide that from people. We don't want people to know. We confess before you, Father, that many of us here are financially stretched and wish that we had more money.

And we also confess before you, Father, that in our secret hearts, we often don't believe your word. We don't often, Father, believe that your word is wise in the realm of money.

So, Father, we ask that you help us not to believe lies and not to be confused. And we ask that you would gently but deeply pour out your Holy Spirit upon us. Pour out your Holy Spirit upon us and humble and quieten us so that we can listen to your word.

[1 : 05] That your word with grace might come into our lives and bear much fruit to your great glory. And all this we ask in the name of Jesus, your Son and our Savior. Amen.

Please be seated. I'm brief. So, with my impeccable timing, I'm going to talk, try to open up what the book of Proverbs says about money in a week where, is it John Oliver or Joe Oliver?

Who is it? John Oliver? John Oliver has done a TV personality. Do I have that right? John Oliver.

Okay, we're not going to have a debate. Afterwards, we can all have an arm or just Google it later.

Not now, during the sermon, okay? I don't want you all looking at it. But whether it's John or Joe, Oliver, he's done a video clip which is trending in Facebook, and he mocks televangelists, especially televangelists as they talk about money.

And the fact of the matter is, as we all know, that Christians make very, very, very, very foolish claims about money and God and the Bible. And not only do Christians make very foolish claims about it, for many people who aren't Christians and just sort of look at the whole debacle, they look at us and they say, you know, it's pretty obvious that the Bible is filled with nonsense, that it misleads the gullible, that it furthers greed, and there's a lot of hypocrisy.

[2 : 39] And so for many people in our culture, the idea that the Bible would have anything wise to say about money, well, in fact, probably their eyes would go like that, and they'd go like that, and think, oh boy, you know.

In fact, even the idea that maybe you brought a guest here this morning, maybe, and they're not a follower of Jesus, if you're not a follower of Jesus, right now you're sort of cringing, thinking, oh, good grief, he's talking about money and wealth.

Why on earth did I invite anybody to church today? That was a really big mistake. That's how we often tend to feel. So actually, this is a really good opportunity for me to give my proviso.

I don't know if Andrew used to have R-rated things that he'd put up when I was going to talk about topics like this. This is a really good opportunity for me to just say, is that in a couple of minutes, or more than a couple of minutes, later on when we have the offering, I'd just like to make sure that everybody knows, if you're not a follower of Jesus, we don't want you to put money in the plate.

You're here as our guest. We're just so glad you're here. And, you know, that's sort of for people who call this their church home and for followers of Jesus.

[3 : 55] And we just want to be a blessing and generous to you. So after the service, coffee, tea, lots of cookies, like just fill yourself up. But I'd actually rather that you didn't put money on the plate, because it's not about money, as you're going to see.

But anyway, so here we are. We're going to talk about these proverbs about money and stuff like that. And basically, many people in our culture think that the Bible says nonsense stuff.

And the fact of the matter is, is that when we're honest, we believe that a lot of things in the Bible don't make any sense and are nonsense. Ken Hivart, last week when he did the reading, he was a bit funny, because he sort of did an editorial comment as he read the proverbs.

I don't agree with this. I don't agree with that. And the fact of the matter is, he was just giving voice to what goes on in a lot of our heads. If you don't believe me, Andrew, could you put up the first proverb that we're going to read? I think it's Proverbs, there we go, 10, 3 to 4.

Could you folks read this proverb with me out loud? The Lord does not let the righteous go hungry, but he thwarts the craving of the wicked. A slack hand causes poverty, but the hand of the diligent makes rich.

[5 : 04] So here's the problem. We all know that's not true, don't we? I mean, we all know that's not true. The fact of the matter is, is that in many places in Africa and India, there's lots of righteous followers of Jesus, and they're suffering terrible poverty and famine.

And, you know, one of the things I've noticed about my kids, when I went through high school and elementary school like 100 million years ago, before they'd invented group projects. Believe it or not, there was a time when there weren't group projects at school.

But what I've noticed about group projects is that almost every group project involves one kid or more, who does no work, no work, and gets the same mark as others.

In fact, it seems as if there's some kids in university who their special talent is to figure out who the smart kids are to get in their group, so they can get no work and get the mark of the smart kids.

And many of us who've worked in the civil service and other places, we all know that there's incompetent, lazy people whose expertise is kissing butt and flattering the boss so they get promotions.

[6 : 12] Right? We all know that's true. So this proverb can't be possibly correct. Now, let's look at another one that we all know that's not true.

And I'm going to tell you a funny thing about this. This is a proverb. I grew up in a Baptist church. And the Baptist church that I grew up in was a church that believed that you should never drink alcohol. And it also was a church that practiced tithing.

But they never showed me this proverb that says that if I tithe, God will give me lots of wine. Like, you know, ever since I noticed it this week, I've been meaning to email it to all my Baptist and Pentecostal friends.

Could you put it up? It's the next one. Let's read it with me. Honor the Lord with your wealth and with the first fruits of all your produce. Then your barns will be filled with plenty and your vats will be bursting with wine.

Give us your money. You'll be rich and have more wine than you can drink. That would sell on Rideau Street. Let me tell you. There would be so many people coming to church to give their tithe.

[7 : 16] Let's see, my welfare. Just never mind. Anyway. So here's the thing is, okay. Now, we, you know, we're all polite Christians. And we know that we're not supposed to say that these things aren't true.

But one of the reasons that people don't like, one of the many reasons people don't like the book of Proverbs is it seems to say things that aren't true. So I'm going to go through these fairly quickly, hopefully. But I want to just share with you.

And if you don't have time to write them down or you don't want to write them down, that's fine. It'll all go on the webpage later on. I want to share with you a couple of things about how to read and understand Proverbs. Andrew, if you could put the first one up.

Read a proverb as a proverb and not as a law. Read a proverb as a proverb and not as a law. Now, lots of Christians violate this all the time.

Without a vision, the people will perish. If you don't have a good vision for your church or your organization, it's all going to collapse. That's not what that proverb means. Good grief. That's interpreted in a mechanistic way and it's using vision in a way that has nothing to do with it as a business tool that's been developed over the last 20 years.

[8 : 22] And how many health and wealth gospels, maybe some of the different evangelists that John Oliver or Joe Oliver, whatever his name is, Mr. Oliver, has mocked this week.

How many of them interpret Proverbs 3, 9, and 10 in some type of mechanistic way? Give your money to God through me and God will make you rich. I mean, how many people understand that as a mechanistic law?

So here's the thing about this. All of these, I'm going to give you these little things to how to read Proverbs and it's not special pleading. It's just actually looking at the literary genre and the place of the book.

Because you know what? What's the book called? Proverbs, not laws. That's what it's called. So read every proverb as a proverb. Not as a mechanistic law.

Do this and this will automatically happen. Second one. Could you put it up, Andrew? Do not read one proverb as if it is the only proverb. So, you know, don't read one proverb as if it's the only proverb.

[9 : 28] You have to, I mean, Proverbs is, Proverbs is not designed for the Twittersverse that we live in today. Where you want one little thing and you want it right now and you want it to be really clear so you can get happy about it or mad about it or laugh about it or share it.

And you want it, no, Proverbs, I mean, somebody this week was talking to me about how, you know, they found my sermon last week illogical. And that was a fair comment because, you see, the book of Proverbs is not logical.

If I was to make Proverbs, I'm losing my mic, if I was to make Proverbs logical, I'd be turning it into something that it isn't. And the book of Proverbs, as you'll see when I put, you know, out of the many, many Proverbs in the book of Proverbs about money and wealth and work and poverty and all that stuff, I just, I pick some of them.

I pick the ones that I think are the most representative. I don't try to dodge hard ones. And I just put them in the order of this reading here in terms of how they come in the book. But when I'm going to talk about them, I don't do them in order.

And the fact of the matter is, is that you have to balance these different Proverbs. As you'll see in a moment when we talk about some Proverbs about wealth and stuff like that, the book of Proverbs has, the book of Proverbs is very subtle and very wise.

[10 : 39] So don't read one proverb as if it's the only proverb. Search the scriptures. Search the book of Proverbs and look for other Proverbs. And then look at how they fit together. This leads me to the third point.

Read each proverb in light of life now and eternity. Read each proverb in light of life now and of eternity.

Many of the things in the book of Proverbs, if there is no God, or if the God is sort of the God of deists, which is he sort of set everything up, he designed the planet, and then he's off on an extended holiday and he has nothing to do with the earth.

Or if it's sort of like a more Hindu or Buddhist God, which is like sort of God is in everything or doesn't have a plan or purpose or design, then a lot of the Proverbs make absolutely no sense. A lot of the Proverbs take a long view of things. I was going to put it in and I ended up not doing it. You can do it later on. I looked up like how much money would you have made if you had bought the first Apple shares in 1994.

[11 : 46] Every one of us, if we put a couple of thousand bucks, we would be very well off. Probably every one of us could be mortgage free if we had done that.

And that's only 21 years. And the fact of the matter is that the Bible is not always talking about things. It's taking a really long view.

It's taking not only life now but eternity. It's taking the fact that there is a God that does exist and that there's going to be a judgment. And it's taking this long view into it. And so if you just read the Proverbs as if it's talking about what's going to happen this week, you're not reading the book of Proverbs as it's designed to be read.

If you could put up the fourth point, a proverb will be fulfilled fully, partly, or spiritually. We're going to talk about this.

You'll see this more as we go through it. But, I mean, here's one of the things. You're going to see that, like, even this thing about the honor of the Lord, Proverbs 3, 9, and 10. We're going to talk about that a little bit more later on. I know people who tithe and more.

[12 : 49] They give 10% of all their income. And I think every person I've met who tithes, most of them haven't become rich, by the way, but every person who tithes will tell you stories of God's remarkable provision.

Everyone. Everyone will tell you some story where their barn was empty and they didn't know what was going to happen and God provided. Everyone. So sometimes the Proverbs are fulfilled partly.

Sometimes it might be fulfilled quite dramatically in your life. And all of them will be fulfilled eventually. And sometimes they're to be understood within the basic hierarchy of how Proverbs understands things.

It'll be understood in terms of other types of riches. And that's how we have to. And the final, the fifth thing about how to read the Proverbs is that Proverbs assumes that you will seek the living God for wisdom as to which proverb applies in each situation.

Proverbs assumes that you will seek the living God for wisdom as to which proverb applies in each situation. See, here's one of the things, is that every culture has Proverbs.

[13 : 58] It doesn't matter if it's a Buddhist culture, a Hindu culture, a New Age culture, an atheist culture, a money-making secular culture, a Christian culture. Every culture has Proverbs.

And the fact of the matter is that Proverbs always have to have some type of context. Just take a very, very simple one. A very, very simple proverb. Too many cooks spoil the broth.

Okay? Two heads are better than one. One moment. Those things actually... So, George, is it all right to ask advice from one person, but if I ask it from a third or fourth person, it's going to spoil the broth?

No. I mean, if one of my kids or, you know, a young person came to me and they're talking to me about a problem, I might say to them, you know what the problem is right here? Too many cooks spoil the broth. This is a situation where you've got to deal with this all by yourself.

You've just got to deal with it by yourself. And then maybe they took that in a mechanistic law type of way and they're always trying to solve everything by themselves and they run into some type of problem and they come to me and I said, you know, your problem is two heads are better than one.

[14 : 59] You need to talk and get advice. They wouldn't say, one moment, George, you're contradicting. No. That's how proverbs work. In every culture. And in fact, the book of proverbs is designed to drive you and me to our knees and say, God, I really need your wisdom as to when this is applying and when this is applying.

I'm in this situation. I really need your wisdom. And so one of the great things about learning the book of proverbs and memorizing proverbs is that maybe as you pray, God will make you realize that in this particular context, this is the proverb that's really going to give you wisdom to move forward.

So, hopefully that's helped a little tiny bit in terms of whether or not, you know, because it's really easy to make the Bible look ridiculous.

It's the easiest thing in the world to make the Bible look ridiculous. Anyone with, you know, probably a grade five education, if they wanted to, could make it look really, really ridiculous. It doesn't have to be very clever. But just reading proverbs, just using the normal way to read it, you realize that these other things, you can see, well, you know, there are many cases where the righteous, I mean, as you know, many people will tell you that as they follow Jesus that he's met their needs, that he's met their deepest needs.

And many people will tell you that, you know, laziness and stuff like that is going to end up costing you in a whole type of ways. And, you know, obviously there's some wisdom in this. And honor the Lord, and that's obviously a good thing, and we'll talk about it more in a second.

[16 : 33] But some of you might say, well, George, okay, okay, George, you say this, but doesn't the Bible tell everyone to be poor and give their money away? Like, isn't that sort of what the new Pope seems to be talking about a little bit, like dissing private enterprise and talking about being poor?

And, George, isn't that like sort of, isn't that like the church did all those years in the province of Quebec? And weren't the priests, like, living a pretty comfortable life and amassing lots of property and telling all those good French Catholics that they should just be poor and that they should thank God for being poor?

Like, isn't that what the Bible says? Not at all. Let's look at Proverbs 10, 15. Proverbs 10, 15. You want to read it with me? A rich man's wealth is his strong city.

The poverty of the poor is their ruin. We're going to go through these Proverbs a bit quicker now. You want to, let's say it again because you got out of the rhythm. A rich man's wealth is his strong city. The poverty of the poor is their ruin.

Here's the thing about this particular parable, is that the Bible, the book of Proverbs, does not romanticize the poor. However, it does not romanticize poverty.

[17 : 46] It doesn't. And, you know, there's lots of things. Religion often will do it. Spirituality will do it. Poets and others will do it.

Editorialists and newspapers can maybe talk as if there's something very special and noteworthy and laudable about poverty. But the book of Proverbs never romanticizes poverty.

Poverty is hard. It is ruinous. It is just hard. I mean, God might call some people to give away all to follow him, but it, you know, that, and that's a special, unique, intimate type of thing, you know, but it never romanticizes the problems.

You know, when I was in Africa, I've only been in Africa twice, and both are very short things, and gosh, there is unbelievable poverty in a place like that. And gosh, compared to them, I have this unbelievable luxury that even if my credit card, even if my plane ticket was stolen, I have this wonderful thing called a credit card, and I could have bought a plane ticket, and I could have been out of there very quick.

And the people who were poor there, they had nowhere to go. The Bible doesn't romanticize poverty. Well, then some of you might say, doesn't religion sometimes make it sound as if poverty is all your own fault?

[19 : 06] And doesn't, like, George, like, you know, think of India, and think of, you know, think of China, and think of a lot of those, you know, countries, you know, and it's all karma, and it's like where you are, you somehow deserve where you are.

And so isn't that just sort of what religion does all the time? It sort of makes it look like if you're poor, it's always your fault? And doesn't it sort of dehumanize it?

Because, you know, obviously it's really easy to sort of pour contempt and not even view people as being fully human if it's somehow some type of religious principle that they're poor and you're better off.

Isn't that what religious people talk about? It might be what lots of religion and spiritualities and ideologies talk about, but it's not what the book of Proverbs talks about at all. Far from it.

If you could put up the next proverb, 22.2, could you read this with me? The rich and the poor meet together. The Lord is the maker of them all.

[20 : 05] Isn't that amazing? Full humanity. Bill Gates is made by God. The poorest of the poor in the poorest country in the world, equally made by God.

In fact, Genesis 1 tells us that every human being is made in the image of God. It's not that rich people are more in the image of God than poor people. There is only, we might think, a rich person might think that they're a self-made man or woman.

Nobody's a self-made man or woman. Every human being has a maker. Every human being has a maker. The Bible levels it and in a sense humbles the rich to make them realize that they have a maker and exalts the poor to full humanity.

They have a maker. Let's look at another one that talks about the same thing, 29.13. 29.13. Can you read this with me, please? The poor man and the oppressor meet together.

The Lord gives light to the eyes of both. See, once again, it's even really interesting in this particular text. It talks about the oppressor. Like, what do oppressors do? They practice injustice. They practice evil.

[21 : 12] They treat certain types. You know, in the Russian Revolution, people who had certain... And in the Cambodian Revolution, you know, the people who had property or the people who were educated, they're completely and utterly dehumanized.

So you can do whatever you want to them. You can kill them. You can throw them in the gulag. You can just take away their property. It's very common for oppressors to dehumanize and delegitimize people that they are over.

And here the Bible says, even the oppressors and even the oppressed, God gives light to their eyes equally. And it's an analogy.

Light to the eyes is an analogy for life. God... There is a radical, radical affirmation of the humanity of the poor in the book of Proverbs without at all romanticizing the poor.

So, well, some of you might say, okay, George, but... Okay, but, you know, okay, George, you know that last... The new pope and all.

[22 : 17] Wouldn't some of his advice just lead to poverty? And like, you know, I'm a little bit confused, actually, George, because, you know, on one hand, you seem to have some people who are religious and Christian and they use the Bible to make it sound and they give you advice that's

just going to make you poor.

And yet, you know, George, there's other people who seem to use the Bible to say as if it's going to make you all rich. And I'm... You know, what... What's going on? Let's look at another proverb.

Proverbs 24, 3 to 4.

Proverbs 24, 3 to 4. Can you read this one with me, please? By wisdom, a house is built, and by understanding, it is established. By knowledge, the rooms are filled with all precious and pleasant riches.

Notice that. See, one of the things that the book of Proverbs is very realistic about is that if you end up listening to the Proverbs and putting them into practice, it's quite possible you will become better off than you were before.

Like, it's... There's many, many Proverbs, but the Proverbs which call you to avoid laziness and to embrace working in a diligent, thoughtful, reasoned, wise, you know, consistent, hard manner, I mean, generally speaking, when that happens, you're far more likely to end up with more financial resources if you do those things than if you're lazy.

[23 : 41] The warnings about drunkenness, once again, if you're avoiding drunkenness and all of the tragedies that come along with drunkenness, you're far more likely to be better off than if you, you know, ignore these Proverbs.

You know, the Pro... So the book of Proverbs is very conscious of the fact that if you follow it, one of the consequences might be that you are better off.

And it doesn't say that's a bad thing. It doesn't say good grief. You know, if you're a young man or you're a young woman and you've worked really hard and you got your degrees and, you know, you've gotten a job in the federal service, civil service, or you've gotten a position, you know, in some other company or you've started your own company and you work hard and you make some money and it's not a world...

The book of Proverbs, the Bible, is not world-denying. It doesn't say, well, okay, now you have all this money but we want you to really feel miserable all the time and never feel happy.

Like, pleasure comes from God. He created us to experience pleasure and to experience joy. And so the book of Proverbs is frankly realistic about the fact that for some people, following this will make you better off.

[24 : 56] But at the same time, it's also realistic about the nature of wealth. If you could put up the next proverb, please. Proverbs 23, verses 4 and 5. And you want to read this with me as well, please.

Do not toil to acquire wealth. Be discerning enough to desist. When your eyes light on it, it is gone. For suddenly it sprouts wings, flying like an eagle toward heaven.

You see, actually, even that pre... So you see how I mean that earlier thing about don't read one proverb as if it's the only proverb. Like, put them together. Like, the fact of the matter is that regularly one of the things that happens to us is that even though maybe we've been very hardworking and we've been very diligent, some mistake made by stockbrokers or a CEO can do something and we go down the toilet with everybody else and it's not...

It's just... We go down the toilet like everybody else. And the fact of the matter is that wealth is very impermanent, isn't it? I mean, I was talking to somebody just the other day who worked for Nortel in the glory days.

And I remember, you know, in the late 1990s and people were investing in Nortel, investing in high tech. It would be a constant conversation. People would almost go online every day to see how much their stocks were going up and how richer they were going.

[26 : 19] And I think in 2000, 2001, the highest share for Nortel was \$120 a share and within a very short time after that it was down to it's garbage. In 2008, there was a...

I guess we'll call it now a market readjustment. And share values declined 30 to 40%. If you had half a million dollars in there, that means within a very, very short period of time, you, by doing nothing, you lost, you maybe lost \$200,000.

And there's probably people here in this room that can tell you how much they lost. Probably wasn't easy as well. Riches, in fact, are impermanent. They really are. And so, you see, when you put these different proverbs together, you also sort of notice that it's saying here in this particular proverb, the problem is toiling to acquire wealth.

The problem is toiling to acquire wealth per se. You see, it's really trying to say that, you know, it's a very, very different thing if you really want to master sociology, you want to master statistics, or you want to master playing the viola, or you want to master being able to help people manage money in a different way, or you really want to be able to master classical literature, or you really want to be able to master writing oil-style country music, or whatever it is, and you really work hard at this, and at the same time, you want to provide for yourself, and you want to provide for your loved ones, and you maybe want to provide for children and grandchildren, and you work really hard at these things, and sometimes one of the byproducts that come from that is that you start to make lots of money. But the heart of the work with your knowledge and your wisdom and understanding isn't just to try to say, what am I going to do to make lots and lots and lots of money? It doesn't matter what it is. Should I rob a bank? Should I start a bank?

[28 : 11] Should I work for a bank? Like, it's trying to pursue that as opposed to pursuing those other types of goods, and that's part, that's a big human trap.

And so you see that the Bible is very, very frank and realistic and very, very wise. In fact, Andrew, if you could put up my first point, you know, my real point, so if you remember the Proverbs, that's the best thing, but I want to try to summarize some of the teaching of the book of Proverbs in this very simple point.

Wealth is a great good, but a terrible God. That's tattooable, okay? You know?

I'm not encouraging tattoos, okay? But it sure beats some meaningless little Chinese thing that you can't even remember afterwards, you know, what it's supposed to mean, you know? Wealth is a great good, but a terrible God.

If you get your identity from wealth, if you serve wealth, if you hope in wealth, it's a terrible God. But gosh, it's a great good.

[29 : 23] It can be a great good. We're going to talk more about in a second about how it can be a great good. I mean, you know, when I was in Nairobi, I wasn't complaining about the fact that I had this magic. I mean, I've lived paycheck to paycheck my whole life.

But, you know, there's no question that in a country like Kenya, I would have been very wealthy. But I've always lived paycheck to paycheck. Still do. You know, someday maybe that will stop.

I mean, hopefully eventually I'll retire, so I won't be able to live paycheck to paycheck. But, you know, it's a great benefit that God, for whatever reason, I have this credit card I could have got out of there at any time if there's something happening and as a Canadian, if there was some other problem, the government would even come in and try to help.

It's a good, it's a good. And we should be thankful for it. We should be grateful for it. We should rejoice in it. We should enjoy it. But it's a terrible God. It's a terrible God.

In fact, here's another proverb which really wonderfully expresses it. If you could put it up, it's Proverbs 18.11. Proverbs 18.11. Say it with me. A rich man's wealth is his strong city and like a high wall in his imagination.

[30 : 34] In his imagination. It's, obviously there's benefits to money that aren't imaginary, but when you make it a God, it's imaginary.

It's imaginary. There you go. So some of, so George, okay, some of you are saying, George, okay, this is actually pretty interesting. So are you telling me that I should become more religious or more spiritual or something like that?

Like, is that the way to go forward? If I'm sort of more religious with my money, I'll be better off? Or if I'm more spiritual with my money, I'm better off? In fact, actually the Bible never tells you to become more religious or spiritual, at least not in the way that the world understands spiritual.

In fact, out of all of the literature and all of the ideologies, there is no book that critiques religion more than the Bible. There's no book that could critique spiritual, not religious more than the Bible. Could put up the next proverb, Proverbs 17.1. Proverbs 17.1. Want to say it with me, please? Better is a dry morsel with quiet than a house full of feasting with strife.

[31 : 45] So here's the thing. It's part of this, this background knowledge being able to read the book of Proverbs. In the ancient world and in the world of the book of Proverbs, feasting was connected with, first you'd have a sacrifice and then you'd feast.

And the book of, so what it's really saying is, you know what, you can be so well off that you can afford to go to all these religious ceremonies and you can be sacrificing things like crazy and then feasting like crazy, but you know, often it's just, there's still a lot of strife.

In fact, the matter is, is that rather than all these religious ceremonies that don't necessarily do anything at all about strife, you're probably better off with just a dry morsel of bread sitting by yourself in the quiet.

Like, religion doesn't help you. Spiritual, not religious, doesn't help you. You know, I've been involved in that. You know, I'm part of the Anglican Church of Canada for a long time.

I'm not picking on them, but I made a comment about Baptists, so I have to say something about Anglicans. And let me tell you, you know, behind sometimes all of this great, wonderful ceremony that Anglicans can do really, really well, and you know, we all walk down all in robes, and all, you know, we know the right way to stand.

[32 : 58] But you know what? In the pews, people are saying, look at that, he's always like this, it should be like this, it should be like this. You know, he's doing his hands like this for the celebration, it should be like this, it should be like this, or he's doing this, or he's doing that, or it's so finicky, and all it's doing is there's just so much bitching and complaining and one-upmanship going on behind the scene in all of this fantastic ceremony.

But it used to sometimes be a huge bother to sit with the clergy in one of these ceremonies because they're all gossiping and commenting and talking while the ceremony's going on. I hope I didn't make some of you lose your, I'm not saying, there's nothing bad with things, okay?

But what the text is saying is religious ceremonies and sacrifices isn't going to solve the problem. That's what it's saying. It's not going to solve the problem.

It's not pointing to this. So, in fact, actually, one of the things that might surprise people is that the Bible actually says something that probably many people on the street, if you're after the service, go up and just down, go to the pride parade later on and ask people or go on Rito Street and ask people and you ask them, do you think that if you have to, if there is a God that does exist and you have to appear before the judgment throne, do you think that God cares about how much was in your bank before you died?

And probably everybody who said, no, no God worthy of being God is going to care about what's in the bank account before you died. That's in the Bible. Look at the next proverb, Proverb 11.4.

[34 : 36] Proverbs 11.4. Say it with me. Riches do not profit in the day of wrath, but righteousness delivers from death.

You know, God doesn't say, okay, yeah, yeah, yeah, yeah, okay, yeah, yeah, yeah, I know you oppressed your workers and I know you went bankrupt in such a way that you could sort of screw all of your suppliers and your employers and employees and actually be able to walk away with a really tidy amount of money in your pocket and, you know, wow, am I ever impressed by your dollars.

So you're going to have a good place. No, it's not how, no, everybody, it's not only is that a common view, actually it's probably a view that ultimately comes, it's an echo of an echo of an echo of the Bible and it's also just an echo and a sense of how if there is a God who does exist, how he must be just.

But this particular proverb has, there's a riddle within it. Riches do not profit in the day of wrath but righteousness delivers from death. We think we understand it but it actually, it poses a question but who is righteous?

I'm spiritual, not religious and I do all these things but I'm a good person. I know how to do these fancy Anglican or Roman Catholic ceremonies and I'm a good person.

[35 : 57] I give money to the church, I'm a good person. When I go through Loblaws and I, they say, do you want to give two dollars on your bill for cancer or whatever and you say, yeah, yeah, go ahead.

No, yeah, why not? I'm a good person. You think the book of Proverbs was written for us to think that we were good persons. There's a riddle here.

It's one of those things that we can say, yes, God's not going to give Bill Gates a better place in heaven or the Queen of England just because they're rich. Yes, it's not just written for other people, this is written for you.

Are you righteous? Am I righteous? No, I'm not. And there's another bit of a riddle here in the text as well and to understand this you have to understand something about how the overarching story of the Bible.

So, I have to look at it from your point of view. So, the overarching story of the Bible and we'll imagine it starts over here is that God creates everything. He is the maker of all things, the

sustainer of all things and he makes all things good.

[37 : 01] That's Genesis chapter 1 and 2. And then in Genesis chapter 3 as time moves on there comes this point in time where our spiritual ancestors Adam and Eve they choose to reject God and to be like God themselves.

And they, that ends up in a sense bending or twisting human nature. And it's very, very interesting. Genesis 3 isn't finished before God not only sees that this has happened that human beings have wrecked themselves by trying to be like God.

And they can try to be like God by being a hero of drink, by being a hero of making money, by being a military hero, by being a religious hero, by being a spiritual hero. But there's this fundamental self-centeredness, this bentness to human beings that can bend and twist.

Even goods like wealth can be bent and twist and turned into idols and we can't be our own gods. We end up making other gods of wealth or power or prestige or tribe or nation or war or ideology or philosophers or individuals or a particular person or a family and we can all twist them and turn them into gods and all in every case we're still rejecting the real God and the ink is hardly dry and out of God's perception and humans' perception it's hardly dry in that that God immediately starts making promises.

promises. He immediately start making promises because and not only promises but promises and other riddles for people to come to the point where they say only God can fix this.

[38 : 41] Only God can fix this. And so you have creation, you have fall, and then you have this period of promise and riddles and preparation and all of it is designed for us to come to the point and say only God.

And then you have the cross which is God keeping his promise. That God will do something that only he can do to fix who we are, begin that process in terms of being able to experience it on this side of the grave but ultimately it's all God and we know that in its fullness when Jesus comes or when we die and meet him face to face.

And the time period that we live now is after the cross in what's often I call it the already not yet the fruits of the spirit and the first fruits of the spirit but not the fullness and there's still this time not the screen sorry which is when Jesus comes and it's on one hand the end and the other hand it's the beginning.

But when we're standing now on this side of the cross and when we're reading the scripture text we read everything in the Old Testament we have to realize that it's here on this side and it's setting riddles for us and connected to promises and it's designed to have us come to the point where we say only God only God and God does this wonderful thing and so when we read this thing again here riches do not profit in the day of wrath that's God's judgment but righteousness delivers from death we have to everywhere in the Bible that you see the word righteousness you have to understand that it's more than just another way to understand what's good that it's a relational term a place term and I'll give you an illustration of what it is let's say I don't know who the richest person is in the congregation let's just call him Bob and Bob and Sally they end up having this gathering and they go to a restaurant and they call together a lot of people and you know they've invited people their neighbors and stuff to this restaurant and then Sally whispers to Bob and says you know Bob you know look who's over there you know there's you know Prudence is over there and Phil is over there and you know what they probably didn't realize this was going to be such a steep restaurant and they're not going to be they're going to be looking at that menu they're just going to have an appetizer because they won't be able to eat here they can't afford it they might not even be able to afford the appetizer and so Sally says to her husband Bob make it right make it righteous fix it and she's hoping then that Bob would come up alongside somebody or maybe come up beside the waiter and say for these people here the bill doesn't go to them the bill comes to me they can't pay

I'm going to pay I'm going to make it right I'm going to make it righteous and maybe he goes up to some of them and says you know I can't tell you who but it's all being dealt with and the person somebody's going to deal with this and they want you just to really have a good meal and it's going to be right they're going to make it right it's going to be righteous and Andrew could you put up our second point and I'm not smart enough to think of a second point so I picked a Bible passage it's a Bible passage that just about every Christian should memorize for you know the grace of our Lord Jesus Christ that though he was rich yet for your sake he became poor so that you by his poverty might become rich it's not a wonderful way to understand what Jesus does for instance on the cross

see on the cross the father says to the son you see George and you see Don and you see Joe and you see Elizabeth and you see Brian and you see Andrea they can't pay for this make it right and one way to understand the mystery of the cross is the cross is God making things right through his son that in the cross a power of God for salvation is revealed to make us righteous and it emerges out of God's faithfulness for human beings and all he asks of us is faith we can't say [43 : 23] God here's a 50 to help here's \$500 to help no and in fact this wonderful text this wonderful point for you know the grace of our Lord Jesus Christ that though he was rich yet for your sake he became poor so that you through his poverty might become rich like part of the wonder of the cross the wonder of salvation isn't just that in a sense you know using that analogy that that Jesus picks up my bill but that Jesus gives his all out of generosity to us and it's as if it's as if the rich person in this congregation not only do they pay for the meal so that the person can eat but he also slips them his bank card connected to his 50 million dollar bank account and says this is yours that's what Jesus does for us it's not that he just pays the price and then we gotta earn our own way from then on in he pays the price and gives us his bank card and the father has unlimited resources and that's given to us by faith that's what

Jesus does for us on the cross that is God hoping that we read texts like Proverbs 11 4 and realize only God and nobody imagined the unbelievable generosity of grace that we can receive for what Jesus did for us in the cross so just a couple of things to bring this to a close let's look at Proverbs 11 24 can you put that up on the screen Andrew can you read this with me one gives freely yet grows all the richer another withholds what he should give and only suffers want this doesn't make any sense in a world where there is no God but it makes all the sense in the world if there is a world created by God sustained by God a world where God is sovereign where he has sent his son as to deliver us to be salvation for us to pay and to enrich us and will bring all things to completion and as we are gripped by what Jesus does for us on the cross the unbelievable barely believable hard to grasp never ending something that we can meditate upon as the mystery of the cross grips us it should lead us to generosity it should lead us to be generous it will lead us to be generous as the cross grips us just before

I put up these last two could Andrew could you put up my final point summarizing a wide range of biblical teaching this is how I put it the grammar is not very good I apologize I was doing it yesterday late and you know maybe some of you can send me an email later as to how to make it better grammar and I appreciate it but here it is with gratitude to the Lord wealth is a blessing to be enjoyed and is also to be used generously to bring glory to God and help people in need remember earlier on I said wealth is a great good but a terrible God and the Bible teaches us that with gratitude to the Lord for whatever amount of wealth you have wealth is a blessing to be enjoyed and is also to be used generously to bring glory to God and to help people in need that's tattooable as well folks it's a long tattoo but it's tattooable with gratitude you know and it's as if this and here's the thing just a couple of things to take this the biblical tithe is a rule of thumb to guide generosity that's what the biblical tithe is if you go back and read the book of Proverbs at the beginning it assumes that you're reading the book of the Old

Testament law and all the other things and you know if you're saying well George what does generosity look like the bible consistently gives you this figure start with 10% 10% try to work towards that and that's a good sort of rule of thumb for being generous and you know what in some ways in some of those you have a few money you know like a very wise way to live would be give 10% away you know give it give it to the church and other missionaries and other and relief agencies to bring glory to God and to help people in need and save some money and you know if there's money left over guess what enjoy it enjoy it don't have a long face because you have a Ford F-150 truck the bible doesn't say feel guilty all the time because of your money enjoy it if he's blessed you with the ability to sing or with strength or with a great mind or ability to dance or organize and give of your best honor the Lord with it you know give and honor the Lord and enjoy it and all with gratitude and here's a second thing generosity can be practiced at every income level the first time I was

I've only been in Africa twice the first time I was in Africa I met this Tanzanian bishop and we were out walking was in a rural area of Kenya and he knows I'm this shy terrified white guy and he's this wonderful godly little guy and we're for a walk along this sort of country road and he sees the house and he says let's go knock on the door of the house and visit them and he could just he did it on purpose he could just feel my anxiety level going way up and he put his hand on me and he said

we're not in North America we are in Africa and in Africa they practice hospitality and generosity they will welcome us and they did and they had very little money you know what generosity can be for somebody with very little money and lots of money and the big trap we get into is we think that we can be generous when we've achieved something but generosity begins now here's a final thing before we just have our two final proverbs to wrap up and that is for some of us we are in huge debt problems right now and we say gosh

[49 : 49] George this has been challenging but if you knew how bad of debt that I was in right now here's the thing you know it's a very different thing to take out a business loan to build a business but many many people what we need to do is flee debt flee credit card debt flee car debt we need to see debt and imagine every time we see an offer to loan us money we should have a picture in our head of a gazelle by a watering hole watched by a hungry lion that's tattooable as well this is going to be the tattoo sermon you know before you buy that expensive car gazelle hungry lion maybe I'll buy fourth hand and not go into debt and if you are right now really struggling with debt seek help there's a man in our congregation probably more than one but there's a man in our congregation he'd be willing to meet with you privately and confidentially to help you give us a call but if not us seek help okay seek help seek help just the final two proverbs we want to read them proverbs 3 9 and 10 again let's say it together honor the lord with your wealth and with the first fruits of all you produce then your barns will be filled with plenty and your vats will be bursting with wine and then the final one and this is the only prayer in the book of proverbs only prayer in the book of proverbs and in your growing in grace you'll see that

I've turned it into a prayer that you can pray and let's say it together some of us can say this some of it might be one of those things you want to go home later on and memorize it and make it part of your prayer life it's a profound prayer let's say it together two things I ask of you deny them not to me before I die remove far from me falsehood and lying give me neither poverty nor riches feed me with the food that is needful for me lest I be full and deny you and say who is the lord or lest I be poor and steal and profane the name of my god that's a prayer for the rest of your life let's stand and pray father first of all you know that many of us probably the majority of us are living paycheck to paycheck and so father we thank you for your provision for us we thank you for your faithfulness to us we thank you father that we can be in a country like canada which is so prosperous and has such a strong safety net and father we thank you for it we confess before you that we take it for granted and we ask father that you grant us gratitude and father you know those of us here today who are really struggling financially who are maybe laboring under credit card debt or some unwise car purchases or other things as compulsive you know father you just know there's some people here we ask that you would be the savior and lord of the finances of that person that you would help them to find wise advice wise advice from counselors who aren't seeking to enrich themselves but really seeking the good of the person in trouble and father for all of us make us disciples of Jesus gripped by the gospel gripped by the gospel so that we will live generous lives that bring you glory father thank you that your son has made us rich riches that will go into eternity with you and so father help us to be gripped with the gospel so that we are grounded in the gospel and find our identity in the gospel and relate to money from the perspective of the gospel father please do that in our lives and all this we ask in the name of Jesus your son and our savior amen