

# Being Wise with Money

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[ 0 : 00 ] Sex, money, and power. They are without doubt the three most fundamental issues with which every human being struggles at one time or another, right?

Indeed, more than any other issues, and more than any of the forces that are at work in our common humanity, sex, money, and power have the potential to either be a blessing or a curse, as we are witnessing in the drama of the presidential election in the United States.

It is a postmodern Greek tragedy being performed for all the world to see. As we continue in the series of studies that Ken Shigemata is leading on sex, money, and power, I invite you to give your attention to Proverbs chapter 30, verses 7 to 9.

It's a prayer. It's the only prayer in the book of Proverbs. Along the way, we will be helped to live this prayer by also turning to a text in the prophet Malachi.

Listen to God's word. Proverbs 30, verses 7 through 9. Two things I asked of you.

[ 1 : 37 ] Do not refuse me until I die. Keep deception and lies far from me. Give me neither poverty nor riches.

Feed me with the food that is my portion, lest I be full and deny you and say, Who is the Lord? Or lest I be in want and steal and profane the name of my God.

Let us pray. May your word, O Lord, bear much fruit in our souls today for the glory of Jesus Christ in whose name we pray.

Amen. Who wants to be a millionaire? You recognize the question as a title of that game show franchise that was begun in 1999 and continues in syndicated versions all over the world.

Contestants vie for the big prize of \$1 million U.S. by answering a series of multiple choice questions which in consecutive rounds get more difficult.

[ 2 : 55 ] There was a period of time a number of years ago when I would make sure to get home in time to watch the program to see if I could answer the questions and see if I could have gotten the jackpot.

Who wants to be a millionaire? Like dude, I do. Anyone else? Come on, be honest.

Why not? Someone says. Especially in our city where you need at least a million dollars to own a standalone home and especially in our time when financial planners tell us you need at least a million dollars in order to retire.

Who wants to be a millionaire? Bring it on. The question, of course, is how would I use a million dollars?

For the fact is we need to be ready with an answer because if we do not have an answer the million dollars will answer for us and we might not like the answer.

[ 4 : 07 ] You've probably heard the statistics. Two out of three people who win the lottery who win a million dollars or more end up broke within seven years.

67% of lottery winners end up broke within seven years. A million or more dollars spent, gone and nothing to show for it.

And many of the 67% are then in debt. Why is this? Because if we do not have a plan for money money has a plan for us and it is not always good.

In the article in the Vancouver Sun that reported these statistics about the lottery the journalist concludes basically money tends to disrupt your life and the more you let it change you the worse you become.

A little harsh, do you not think? But on to something. Christian philosopher Dallas Willard who recently passed through to the other side suggests one reason why so many lottery winners end up broke.

[ 5 : 21 ] They get hooked on a high as he says. They get all this money and they start spending huge amounts buy a new boat buy a cottage by the sea then they experience this exhilarating high and they want to experience it again.

So they spend another huge amount of money another rush spend it again another rush and on it goes until there's nothing left. Who wants to be a millionaire?

Do you ever find yourself saying what I do? Well sure 67% get in trouble but Lord why don't you give me a try? Why? I can handle it.

Jesus asked a different question. Jesus the most beautiful most satisfied human being who ever lived asked a different question. Who wants to live the truly human life?

Who wants to be fully alive? Who wants to live a wise life? You see money is not a neutral reality. You know that.

[ 6 : 30 ] Money is a power. A financial power yes but also a spiritual power. It can take on a life of its own. A God so to speak which is why Jesus gives it a name mammon.

It's related to the word amon. Amon means that in which one trusts. Money can so easily become an amon so Jesus gives it the name mammon a real objective force which says Jesus can easily rule our lives.

This explains why Jesus speaks so much about money. Nearly a third of all his teaching is about wealth and money. Sixteen of his 38 parables are directly about money.

You know the church is often criticized for talking about money too much. People say they're always talking about money. You've heard that phrase before right? They're always talking about money.

That's not true. The fact is not enough. The church does not talk about money as much as Jesus does and many of his disciples then end up struggling with money and sex and power.

[ 7 : 46 ] power. We do not talk enough about sex. We do not talk enough about power and we do not talk enough about money. We do not talk enough about the things Jesus talks about.

Jesus the Savior of the world wants us to be whole. Right? Right? Those of you who have walked with him a long time you know that he wants us to be whole. Right?

He wants our souls to be whole in his wholeness. So he takes our souls into his hands and he talks to us about sex and he talks to us about power and he talks to us about money.

He loves us. And one of the places where he speaks most directly about money is in the Old Testament book of Proverbs. Jesus speaks in Proverbs yes for as he tells us we hear him in all the Bible.

He is the speaker behind all the speakers in the Bible especially in Proverbs. The book of Proverbs is all about wisdom. The book begins the Proverbs of Solomon son of David king of Israel to know wisdom and instruction to discern the sayings of understanding to receive instruction in wise behavior.

[ 9 : 08 ] Proverbs is all about getting wisdom learning how to act wisely in all the realms and relationships of life. But more than being about wisdom Proverbs is wisdom itself speaking or as I should say in faithfulness to the book Proverbs is wisdom herself speaking.

Proverbs 120 wisdom shouts in the gate she lifts her voice in the square at the head of the noisy street she cries out at the entrance of the gates of the city she utters her sayings note well not just in the sanctuary in religious space but on the streets of the city in secular space crying out behold I will pour my spirit upon you I will make my words known to you this is why as you read the rest of Proverbs you'll hear this father exhorting his son to listen to wisdom to listen to lady wisdom as he puts it the father helps his son realize that there are two women after his soul lady wisdom and lady folly and the father tells his son look to lady wisdom and run like the dickens away from lady folly from the strange woman as she's also called so Proverbs 5 3 and 4 for the lips of the strange woman drip honey and smoother than oil is her speech but in the end she's bitter as wormwood sharper than a two-edged sword her feet go down to shale her steps lay hold of shale of death so Proverbs is not only about wisdom

Proverbs is wisdom herself speaking to us in the streets of the city now what does this have to do with Jesus Jesus is wisdom made flesh Jesus is wisdom in our flesh and bones and blood Jesus is lady wisdom come to us as one of us and how do we know this read Proverbs chapter 8 sometime it's an amazing chapter listen to wisdom speak in chapter 8 and see whether or not you hear Jesus the Lord possessed me at the beginning of his ways before his works of old from everlasting I was

established from the beginning from the earliest times on earth when the Lord established the heavens I was there when he made firm the skies above when the springs of the deep became fixed when he marked out the foundations of the earth I was there beside him a master workman I was daily his delight rejoicing always before him rejoicing in the world his earth having my delight in the sons and daughters of men and women is that not the voice we hear in

Jesus is this not the person we meet in Jesus Jesus is the wisdom of God come into the world in person we could paraphrase the opening line to the gospel according to John in the beginning was the word as in the beginning was wisdom and wisdom was with God and wisdom was God all things came into being by wisdom and wisdom became flesh and dwelt among us this is why Paul told the Colossians about Jesus in whom are hidden all the treasures of wisdom it's Jesus voice we hear in Proverbs so at the end of Proverbs 8 we hear now therefore listen to me for blessed are those who keep my ways blessed is the person who listens to me daily watching at the gates watching at the door post for the one who finds me finds life and as we read Proverbs we hear Proverbs passion that we understand his wisdom about money sex and power in Proverbs Jesus tells us that wisdom is more valuable than money and the older we get the more we realize he is right listen to just a few sayings how blessed is the one who finds wisdom and the one who gains understanding for its profit is better than the profit of silver its gain better than fine gold take my instruction and not silver acknowledge rather and knowledge rather than choice as gold for wisdom is better than jewels and all desirable things cannot compare with her how much better it is to get wisdom than gold and to get understanding than to get silver and on it goes and then in Proverbs Jesus speaks wisdom that makes us wise with wealth listen honor the Lord from your wealth from the first of your produce so your barns will be filled with plenty and your vats will overflow with new wine the one who trusts in his riches will fall but the righteous will flourish like the green leaf do not weary yourself to gain wealth cease from it your consideration of it when you set your eyes on it it is gone for wealth certainly makes its wings fly like an eagle that flies toward the heavens for riches are not forever nor a crown will endure to all generations and on and on it could go but as far as I'm concerned the greatest gift wisdom gives in

[14:23] Proverbs is a prayer for wisdom about money more than giving us a lot of good advice Jesus wisdom made flesh teaches us how to pray so that we can live wisely with money so listen again Proverbs 30 verses 7 to 9 two things I asked of you do not refuse me before I die keep deception and lies far from me give me neither poverty nor riches feed me the food that is my daily portion the NIV has that as give me my daily bread lest I be full and deny you and say who is the Lord or lest I be in want and steal and profane the name of my God my wife Sharon and I will be celebrating our 45th anniversary this Christmas we prayed this wisdom prayer together just after being married and we claim this this prayer as a kind of life text 45 years now and we can testify that wisdom has answered it notice there are two major requests one is keep deception and lies far from me wisdom teaches us to pray to live holy in the truth to live fully in the light and to especially be kept from lies about

God and about God's nature and character which wisdom answers by revealing the true nature and character of God in Jesus we see who God really is and what God is like and to be kept from lies about what it means to be a human which wisdom also answers by revealing the true nature and character of humanity in Jesus we see what we humans were meant to be and what a fully human life looks like Jesus wisdom in the flesh is at once the one true living God and the one true living human and he breaks all the lies to bring us into the fullness of truth now because of the content of the second request give me neither poverty nor riches the first request keep me from deception and lies is especially a request to be kept from the lies about our wealth this first request tells us we can be deceived mammon can lie to us mammon does lie to us do not refuse me before I die do not let me fall into the deception of mammon keep it far from me all the more so in our context where the world ignores this reality ignores the living God and worships mammon do not refuse me before I die keep deception from me do not let me worship what is not you that's the prayer thus the second request it's so practical and it's a great gift of love of wisdom give me neither poverty nor riches give me neither poverty nor riches give me neither poverty nor riches now one has to sit in that text for a while before you pray it with integrity I get the do not give me poverty you could gladly pray that prayer today with me couldn't you but do not give me riches really Lord you want me to pray that how about if we modify it just a little bit how about this

Lord give me neither poverty nor hyper riches let me be rich enough so that yes so that what so why this neither poverty nor riches the answer is in the prayer if God gives riches and when are riches enough given the restlessness of our souls Donald Trump was asked how much more money do you feel you need to make you feel you had enough and he's famously reported said 10% more than I'm making now if God gives me riches and I'm filled with all the goodness of those riches I might be tempted to forget God oh not totally that's not really possible but practically I could be so full of the good things riches give me that for all practical purposes

I forget God I become a practical atheist you know what I mean on Sunday I say that I believe and trust in the God who comes to us in Jesus but Monday through Saturday in my 24-7 weekly life I'm trusting and believing in the powers of riches not hard to imagine is it I've been alive long enough now to watch many young people in high school and university ages come fire for him and then very soon fall into significant money and drift away and now are living lives that are not distinguishable at all for those who chase after riches Eugene Peterson paraphrase this prayer in Proverbs in the message this way God I'm asking for two things before I die don't refuse me banish lies from my lips and liars from my presence give me enough food live on neither too much nor too little here's the line for if

[ 20 : 06 ] I am too full I might get independent saying God who needs him maybe not spoken in so many words but lived out in our daily lives until reality breaks through until the day comes when either the riches we have are no longer satisfying or we meet a crisis that no money in the world can meet but I do not want poverty either why well duh makes for a hard life but more importantly it puts me in the context where I am going to be tempted to steal money and part of the way he has done that is to show us a mystery about money which he has shown us so powerfully through the prophet

Malachi the last book of the Old Testament the mystery is there in the Proverbs but it's explicitly there in Malachi Malachi chapter three verses seven through eleven I'm sure you know this text well I can't fill you in on all the background let me just say this much the people of God at that time it's the fifth century before Jesus is born into the world had come upon hard times they had just come back from 70 years of exile in Babylon their dreams of peace and prosperity were not being realized like they wanted and they were facing a severe drought they were beginning then to say that God does not love them they were beginning to conclude it does not do good to do good their phrase was it's vain to serve the Lord into that context God sends the prophet Malachi with a word of correction and a word of hope listen Malachi 3 7 I think we have the slide for that return to me and I will return to you says the Lord that by the way is the message of all the prophets of the Old Testament return to me and I will return to you the people ask the obvious question how shall we return to you God answers their question with his question and an indictment will a person rob God yet you are robbing me stealing from me is that really possible human being stealing from the creator of all things so the people ask how are we robbing you how tithes and offerings you are robbing me by not bringing to me the whole tithe now you might know that tithe simply means the tenth part to tithe means to give to God and his work in the world a tenth of all we have the first tenth of seed and crop and flocks and paychecks now why because the first tenth of what we have is God's the first tenth belongs to

God actually it all belongs to God and if we don't know that now we will when we die it's all gods but the first ten percent is especially gods you are robbing me by not bringing in the whole tithe the whole ten percent the first tenth is holy to the Lord as God says in the book of Leviticus you're robbing me the whole nation of you the point God was making was devastating to his people in withholding the whole tithe you are acting like unbelievers and not the covenant people of God return to me how stop robbing me bring in the whole tithe oh Lord do not refuse me before I die do not let me steal then we come to the good news the good news that helps us pray this prayer in Proverbs 30 test me in this this is the only place in the

Bible where God says we can test him test me in this and then God makes a wonderful promise it's twofold a twofold promise listen test me in this and see if I will not open the windows of heaven and pour out for you a blessing until it overflows or some versions have it I'll throw open the floodgates of heaven and pour out so much blessing that you will not have enough room for it test me stop robbing me and see how generous I'll be and then God says now listen to this test me in this bring in the whole tithe then I will rebuke the devourer for you so that he will not destroy the fruits of the ground do you hear what God is saying he's revealing a mystery about money wisdom from above

about money get this when we withhold the whole tithe we do not then have at our disposal 100% in the mystery of things we end up with less than 100% indeed we end up with much less than 90% why because of this devourer who eats away at the 100% mammon eats away at the 100% it creates appetites for things we simply do not need and it causes us to flitter away our resources on the non essentials

[ 26 : 32 ] God promises that if we bring in the whole tithe the 90% will be protected from the devourer the 90% is not eaten up by the mammon induced desires we have God will work a deep work in us freeing us from greed and lust and materialism and gluttony God goes deep and changes our identity from consumer to steward of the riches of grace a twofold promise undergirding the prayer of Proverbs I will throw open the flood gates and I will rebuke the devourer and the 90% we feared was not enough turns out to be more than the hundred percent we tried to keep I'm going to say that again it's free financial advice the best financial advice you'll get it turns out that the 90% we feared would not be enough ends up doing more than the hundred percent we wanted to keep bring in the whole tithe says the

Lord and watch me transform your relationship to money now someone at this point could raise an objection they could say but nowhere in the New Testament are we commanded to do the tithe to pay the 10% and they would be right the question is why why does the New Testament not call us to the tithe well for for one thing the New Testament assumes it and for another here we go for another in light of the massive love of God and Jesus the call in the New Testament is no longer some but all it's no longer 10% or 30% or 70% but 100% you realize that do you not I didn't get enough of it you realize this don't you present your body is a living sacrifice Paul says like how can you present your body unless you present your pocket book with your body the call in the New Testament is in response to

Jesus giving us his all is for us to give him our all this is why I like to put it all Jesus ask is all that's all that's all all pretty straightforward I sometimes hear Jesus saying to me like what about the word all do you not understand the goal of the New Testament is to employ everything we have for Jesus and his kingdom bring in the whole tithe is a way to get started bringing in the whole tithe is a way of aligning my soul with Jesus so that I'm living Jesus agenda for my life and so I'm participating with all will a human being rob God that's unthinkable yet you're robbing me says God how are we robbing you how are we stealing from you in tithes and offerings bring in the whole tithe and watch what I will do now here's some statistics in 1933 at the worst point of the great depression the average giving of

Christians in North America was 3.3 percent in 2015 which has the average giving of those who make more than \$100,000 a year is 2.2 percent the average giving of those who make less than \$30,000 a year is 5.5 percent interesting you think it would be the other way around no sociologist George Barna says in general the more money a person makes the less likely they are to give unless you pray this Proverbs 3 30 prayer there are roughly 280 million people in North America who claim to follow Jesus 280 million in 2015 the 280 million believers gave to all causes roughly 115 billion dollars that's a lot of money but if all 280 million believers were to tithe bring in the whole 10 percent there would be a whole lot more money you want to take a guess at how much more money would be available ready what 50 billion dollars you're on your way 500 billion dollars billion 500 billion that's a half a trillion dollars it's a staggering figure

I can't get my mind around it's it's a conservative figure in 2015 there was in the Christian community of North America over a half trillion dollars untied to put it bluntly the church of Jesus Christ in North America is robbing the living God of a half a trillion dollars or to put it positively every if every disciple of Jesus in North America were to take God at his word and do what he says to do there would be over a half a trillion dollars to do more ministry in the world can you imagine the ministry that could be done when you look at the statistics worldwide it's even more staggering the worldwide worldwide personal income of Christians is 48 trillion dollars in 2015 we gave 330 billion if all the believers in the world were to obey

[ 32 : 23 ] God and take him at his word there would be 4.4 more trillion dollars for ministry I mean can you imagine what could happen Richard Stearns who's president of World Vision says we could change the world overnight if we only practice what God asks of us churches and ministries would be able to do five times more to serve people five the less fortunate it's estimated that only 65 billion a year would be enough to end extreme global poverty within a generation the American church could do that all by itself outdoing all the efforts of the US state department and United

Nations combined that would provide clean water to the whole world and extreme hunger defeat malaria give the world's children a basic education provide for 250 million jobs we could triple sponsor hundreds of thousands of indigenous missionaries and establish a thousand

Christian schools to equip church leaders and the churches would have 435 million dollars left in their budgets holy moly what's the point of the data it's this God has more than provided for the needs of the world God has richly blessed his people to richly bless the world the fact that the needs of the world are not being met it's not God's fault God has done his part the problem is that the people of God are robbing God and thereby profaning his name but just think just think just think of how we could magnify his name if we just did what he told us to do I've run out it can I tell one story Andrew is okay I won't be in too much trouble with you or Ken there's so many stories you could tell at this point you could tell stories about this but let me just tell you one and with this I'll conclude a successful businessman was coming to the church I was pastoring before I went to Regent College in 2000 he was coming to church only because as he said his wife dragged him and because he wanted his children to with what he was hearing on Sunday mornings oh how he wrestled and he simply could not believe that there was really a living good God at about the three year mark he was driving home from work and as he likes to tell it he drove up to the red light he did not believe when the light turned green and he went through the intersection he did and everything he had been hearing made sense about a month or so after this turning point he made an appointment to see me he came to my office and he brought with him his Bible he put it on the coffee table and he says been reading the book he put his finger on it good book seems to me the instructions are pretty clear 10% right yes

I said before or after taxes he asked it's not clear I said what do you think he asked me before I agree he responded then he said my family and I have been benefiting from the ministry of this church for three years now I figure I need to catch up so he handed me a check the amount of money blew me away three years salary tithed not long after that he came to my office again with the Bible in his hands been reading the book good book good book that was his favorite phrase good good book blessed to be a blessing right he blesses us in order to be a blessing right right I said can you help me figure out how to give more 10% weekly right can you help me give another 10% so I hooked him up with a bunch of guys who were wanting to be wise about sex money and power the

Lord had connected them with an evangelist who had all kinds of open doors throughout the world and my friend began to underwrite some of the travel expenses for the evangelist and got to go on some of the expeditions with him he loved seeing people come to Jesus and slowly he developed a burden for new believers who were fathers who could not care for their children the way he could care for his children so began to dream of ways to help new believers build new businesses who could then turn around and bless their communities he now has projects in Turkey Armenia South Sudan and Haiti mostly in Haiti I saw him a few years ago at a 50 50 what do you mean I asked we're now at 50 percent we're giving 50 percent and we're having so much fun sharing the blessing the one who teaches us to pray give me neither poverty nor riches the one who says test me in this is wisdom the one who causes water to flow in the dry places in the desert indeed who causes honey to flow out of the rocks in the desert the one who turns water into wine the one who takes five loaves of bread and two fish and multiplies them to feed 5,000 people plus their husbands and wives and children and there are 12 baskets of leftover the one who pours out his very life the [ 38 : 17 ] Holy Spirit on those who love Jesus the one whose love never gives up the one who pursues us until we are fully and finally his the one who blesses us with the greatest of wealth himself who wants to be a millionaire the really important question is the one Jesus asked millionaire or not who wants to be alive who wants to live wisely who wants to be free from the rule of money and who wants to see what happens to money when it's given into wisdom's hands will you pray with me oh Lord I ask two things of you do not refuse me before I die keep deception and lies far from me and give me neither poverty nor riches feed me the food that is my portion lest

I be full and deny you and say who is the Lord or lest I be in want and steal and profane the name of my God this we pray for the glory of Jesus Christ amen