

The Wise and Money

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[0 : 00] This morning we have a kind of unique first for us at Watermark, which is basically Ed and myself are going to tag team teach this morning.

I'm Chris. I'm one of the teaching pastor here at Watermark. Ed is one of the elders. And so one of the hearts of what we want to do as a church is really to be raising up other people to be able to preach, to be able to lead, to be equipped and have opportunities to grow.

And that's for all of us in different ways. And today Ed is going to be part of us moving forward and training and growing in preaching and developing more people to preach.

So there you go. Give Ed's first time. So it's just really exciting for us. I wouldn't clap until afterwards. So the way we're going to do it, I'm going to start off and then Ed's going to do a bit. I'll do a bit and then Ed will finish at the end. But let me just pray for us. Just bow your heads in prayer. Father, your word is powerful.

[1 : 16] It cuts us to the heart. I pray that we would tremble at your word. That we'd not be those who just listen and then go away like a man who forgets what he looks like in the mirror.

But we're those who listen to your word, allow it to examine us, to change us, to challenge us. And then we go away and we live out what you call us to do. Lord, I pray that as we speak today about the topic of money, that you would just really touch our hearts.

Open us to see how amazingly good you are and how gracious you are to us. In Jesus' name.

Amen. Great. So those of you who've been here for a while over the summer know we're going through a series in the book of Proverbs.

And we've been looking at wisdom. And the word for wisdom, does anyone remember the word for wisdom in Hebrew? Ooh, wow, good. Chokmah. Okay, you've got to imagine you've got something in your throat.

It's chokmah. And chokmah, this word for wisdom, means the skill of living well in a complex world. It's a world where even if you're moral and you do good things, it doesn't always guarantee that you're not going to make stupid mistakes in your life.

[2 : 33] Because even though morality, you don't want to live less than moral, but actually 80% of the decisions we make in life are not necessarily decisions that the Bible tells us specifically what to do or not.

So, like, should I take this job or that job? Should I save? Should I invest? Should I buy iPhone or Android? I mean, all these things the Bible doesn't tell you.

Okay? But we need chokmah, wisdom, just to navigate through the paths of life to be able to not be a fool or be simple in our lives.

Proverbs. And if you read the book of Proverbs, Proverbs, as we all know with Proverbs, are not commands. They're not promises, but they're observations of the way the world works.

And when you put the pieces together of the different Proverbs, you see they make a puzzle, a picture which tells you this is what living wisely in God's world looks like. And so today we're going to look at the challenging topic of what Proverbs says about money.

[3 : 42] And I don't know about you, but one of the things that for me I've realized, and I think getting married was part of that stage, was just how much my background, my family life, shapes the way I view money.

You know, my family growing up, if we went into the supermarket, we'd head straight to the bargain section to see how many offers we could get. Because we're savers.

We want to save as much money as we can. I have other friends who are spenders. And they think of people who like walk 10 minutes to get the \$2 discount on the MTR, you know, in Central.

And they think people who walk 10 minutes to do that, like, get a life. Like, you only have so much time. Spend, enjoy yourself. Why worry about \$2? And so we all come from spenders or savers in our lives.

And I don't know which one you are. But the Bible has some very specific things to say to both of us. Actually, can I grab some water, please? Thank you. Thanks.

[4 : 46] So, we're going to, if you have your passage open with you, we're going to kind of walk through some of these proverbs together. And we're going to look at five points this morning.

Okay? We're going to look at the gift of wealth, the dangers of wealth, the opportunity of wealth, true wealth, and our response to wealth. Okay? That's a lot of points. But gift, danger, opportunity, true wealth, and our response to it.

So, let's start off with the gift of wealth. That first verse of Proverbs says, The blessing of the Lord makes rich, and He adds no sorrow with it.

What he's saying is God is not a stingy God. The creation of wealth is a good gift from God.

Everything we have, including our money, comes from God.

Now, I don't know. Do you know, where is the first place in the Bible which talks about money or wealth? Anyone? Here's a little quiz for you. Anyone know?

[5 : 53] Okay. I'll let you out of your misery. The first place in the Bible where it talks about money and wealth is right in the Garden of Eden. When God creates the world, and He fills it not just with Bibles and Christian music, but with abundance.

And there's this amazing passage in Genesis 2, which I suspect most of us have never really read properly. But it says there's this part where God creates some rivers. He creates four rivers.

And these rivers are watering and abundantly flourishing the land. And then it says this. It says, the first river flows around the whole land of Havilah where there is gold.

And it says the gold of that land is good. Ever read that? Ever kind of stop to think about that?

Because you see, when God creates the whole earth, what does He say about everything that He makes?

He says, it's good. The sky, the sun, the sea, everything. It's good. It's good. It's good. And He says, gold, it's good. Because gold can be used to trade. Gold can help communities to flourish.

[6 : 57] And God, throughout the whole Old Testament, keeps promising that He'll provide materially as well as spiritually to people like Adam, to people like Abraham, to David, and many others.

God's not a stingy God. In fact, there's this bit where Jesus in Matthew 6, if you've been in church a while, you know the passage. He says, God is even generous to those who don't deserve it.

You know, He says, He causes the sun to rise on the evil and the good. And He sends the rain on the righteous and the unrighteous. What's He talking about? You see, He's not talking about weather patterns.

Okay? What's the sun and the rain about? It's an agricultural society. And what happens? Sun and rain help crops to grow, which then feed, create wealth to feed your families and feed society.

And He says, God, in His common grace, doesn't matter whether you're wicked or whether you're good. God keeps lavishing it down so that you can sustain your life. Which shows that God creates.

[7 : 58] God creates and gives us right at the outset of creation and day by day, generously, all of the things that we have so that we can flourish in society and our families.

Because He's good. And the purpose of all of this is actually so that we would give thanks to glorify God. You know, Proverbs says, honor God with your wealth.

And I don't know if you've ever sat down. I did this little experiment in the week. But I sat down in my flat. And I looked at everything that I had in the flat. And I started giving thanks for everything. Like, literally everything. Have you ever tried that? Like, you could try this in this room right now to give thanks for everything. Like, thank you, God, for shoes. Thank you, God, for the person sitting next to me.

Thank you, God, for glasses. Because there's millions of people in the world who don't have glasses, who don't have shoes, who don't have people around them. And, you know, once you start doing that, suddenly you realize, man, I was getting tired.

[8 : 59] Like, thinking, okay, thank you, God, for the light bulb. You know. But you think about it. All these things we just take for granted. And yet they are gifts of God's grace to us.

Because day by day, He lavishes them upon us. And when you do that, your perspective changes. And the thing is, all of it was made for the glory of God.

Because when you look right at the end of the story in the Bible, when you get into the new creation in Revelation, do you know what it says? It says the streets are paved with gold. And it says the wealth of the nations are brought in to the glory of God.

That's the design for wealth. It's designed that it's meant to be for flourishing. It's meant to be for the glory and thanksgiving of God. That's where it's all designed to be.

But now, Ed is going to talk a little bit about the dangers of wealth. So, the danger of wealth is that oftentimes God creates something that is good.

[10:01] And in our self-centeredness, we take it and misuse it. Rather than seeing wealth as a provision from God and to advance His kingdom, we use it to advance our own kingdom.

Now, in a very honest song from Bruno Mars, Billionaire, I think this illustrates that the best. It goes something like this.

I want to be a billionaire. I want to be a billionaire. So freaking bad. Buy all of the things I never had. Oh, I want to be on the cover of Forbes magazine. Smiling next to Oprah and the Queen. So when we dissect the song lyrics of Billionaire.

Yeah, give her a round of applause. When we dissect the song lyrics of Billionaire, it is clear that the character in the song, and I'm not claiming it's Bruno Mars himself, but the character behind the song is seeking what something money can offer him.

[11:10] No one wants money for money, right? You don't, money is just paper, and if you're invested in bitcoins, it's just digital zeros and ones. But money is just paper.

What people are interested in in our world is to potentially misuse money and seek the things behind it. And so what is this, what are they seeking in this song? Power. To be able to buy all the things I never had.

He doesn't want to be in any material want. Identity. He wants to be on the cover of Forbes magazine. He wants to be identified as a wealthy man and influence.

He wants to sit next to the Queen and Oprah, two of the potentially arguably most influential people of our time who shaped the social discourse in our society. Now, the song Billionaire is obviously an extreme.

I don't think most of us want to be on the cover of Forbes magazine. Most of us don't really target to be a billionaire. And most of us probably don't strive actively to sit next to Oprah and the Queen.

[12:18] But that would be actually pretty awesome. But when we bring it closer to home to all of us, I think all of us do want something for money. It could be security.

It could be significance. It may be respect. And God in his infinite wisdom has already put in Proverbs what a misuse of wealth can look like.

So if we look at Proverbs 18, 10, 11, it reads, Now, what is this proverb saying?

First of all, what is a strong tower? What does a strong tower mean back in the day? The strong tower within a city back in the day was where the armies and the fighting men would congregate. That is where they rested. When enemies attack the city, the rulers of the time, the rich people of the time, anyone of the time, will be running to the strong tower because that's where they have security.

[13:29] And the Lord is our security. You can see that the righteous man who knows the Lord runs to the Lord, runs into the storm tower, and he is safe. It says explicitly that he is safe.

He is in the place of ultimate security with peace of mind even during the storms of life. Now, let's contrast that to the rich man. The rich man does not run into the tower.

Where does he go? It's because he already thinks that he has enough protection. When it says that the wealth is his fortified city, you can almost imagine he's using his bricks of cash.

To build a city, build a wall around him and the world. And this world and this fortified city, this bricks of wealth, will protect him from the trials and challenges of life.

But the key point is, it's an illusion. He imagines his wall so high that it's not scalable. But the key word is imagine. Do we have tendencies of the rich man?

[14:37] Do you make your money your high wall? Do you feel most comfortable if your savings account continues to grow? And do you constantly worry about job loss or worry about whether you have enough for the future?

Continue worry that you don't have enough or won't have enough is a sure sign that money is your high wall. I confess that is an issue that I struggle with.

And for those singles out there, and just putting it in a different context, do you feel that you need to get married to someone who is financially secure? Do you have anxiety that potentially that your life now may not mirror the type of lifestyle that your parents provided, that maybe in this lifetime you may not get the same comforts that your parents provided you?

Or have you overlooked godly partners because they're not in the right income bracket? In Proverbs 11, 28, it also says, Whoever trusts in his riches will fall, but the righteous will flourish like a green leaf.

So this is a comparison between a dead leaf falling out in autumn. So the righteous will fall, those who trust in the riches will fall, and the righteous will flourish like a green leaf.

[16:01] So it's kind of autumn and spring. What does it mean to flourish? Can money buy you peace of mind? Can money buy you deep joy in knowing and walking with the Lord and walking out His plan?

Can money buy you deep relationships and deep meaningful relationships? More practically speaking, bringing this example back to Hong Kong, for a rich man that has hoarded wealth his entire life, lying on his deathbed, alone, or worse, with family members squabbling over his inheritance.

Has that man flourished? Sure, he never tasted poverty in his life. He probably led a very comfortable life. But has that man flourished?

Now, wealth is also misused as a tool for achieving status and significance, or self-promotion. In Proverbs 18.23, the author writes, The poor uses entreaties, but the rich answer roughly.

Now, entreaties, I actually had to look this up. Obviously, my education is not up to speed. But entreaties is defined as an earnest and humble request. The poor is humble and earnest when they ask for things, and that is because they don't have any standing.

[17:27] All they can do is beg. But the rich, they're haughty, they're entitled, and they're impatient. The temptation for the rich is that when we work hard and achieve a lot of success, it's to believe in the lie that you earned it all, you deserve it, you deserve better treatment.

So imagine that you're a Marco Polo Club member on Cafe Pacific. Imagine that they decided one day to shut the express check-in line for Marco Polo Club members, or they shut the express entrance line into the airline, and you have to wait like everyone else.

Would you feel like, hey, that's the undeserved. I deserve better. In the same way, it's that sense of entitlement. And oftentimes, I think a really great grave danger of wealth is that when we are comparing ourselves in Hong Kong, it's so easy to compare ourselves to other people in our social bracket.

What schools do you go to? Where do you live? What car do you drive? What job do you have? What's your career trajectory? And at what point in time? And when we feel, when we are not feeling that we're up to speed or up to the benchmark and not matching them, we start trusting in our wealth for our significance and not the gospel.

And it gains a power over us to diminish our compassion towards others. And then we start judging others by their earning power and usefulness to us, and not by the fact that they're inherent children of God, valued by God.

[19:04] So in short, the danger of money, the danger of wealth, is that we use wealth to advance our kingdom instead of God's kingdom. And that is not God's design for wealth.

I'm going to pass it back to Pastor Chris to talk about the intention for our wealth. So, how many of you think you've got a problem with money?

There's one honest person at the back. Wealth is this amazing gift from God, but we so easily twist the gift to make it all about ourselves.

And, you know, I realized that at one point, I've never thought I had a problem with money. Until it came to, somebody told me that I could apply for a grant for even my seminary.

And I thought that as, you know, when you apply for a financial grant, that you've kind of got to be just really poor. And so, like, you know, almost just above street level or in just massive debt.

[20:10] And so, I was looking at this form which tells you how much you've got to spend and how much you earn and how much you've got in savings. And I was trying to think, how could I make myself sound as poor as possible?

And so, I was like, yeah, well, that account, you know, don't worry, the joint account, that doesn't count. And let's just do this one account where I don't have quite so much money. And it's amazing. I don't have a problem with money.

But that's because I'm in denial most of the time. That actually, I do have a problem with money. Because money is a power which can grip your heart. And yet, the Bible also says it's an incredible opportunity to be involved and an invitation to be involved in something so much bigger than yourself.

And so, I want to just think about the opportunity of giving, which giving disarms the power of money in your heart. Proverbs 11, 24 to 26 says this.

It's in your bulletin. One gives freely. That word literally means scatters. And it grows all the richer. Another withholds what he should give and only suffers want.

[21 : 27] Whoever brings blessing will be enriched. And one who waters will himself be watered. It's an interesting verse.

I mean, what's going on here? It's a farming analogy. Okay? I don't know if any farmers here. Hong Kong's not the greatest farming place. But just bear with it. Because what he's saying is the wise person sees that the way God has set up the world is he's set it up like a farm.

And he's the owner of the field. And we're the laborers in his field. And what he does, he gives us seed, capital, resources. And the laborer who kind of holds on to that seed and thinks it's his to keep is a fool.

Because that kind of person, well, you only multiply a harvest if you sow the seed, right? You don't get anything bad if you hold on to it.

You know, imagine a venture capitalist who gives money to you to invest in whatever way. And then you spend it on plenty of nights out in LKF.

[22 : 37] When that venture capitalist comes back to you, you haven't just not done your job. You've stolen from him, right? And yet what should have been invested was withheld.

And now it's gone. And there's no return. But if you scatter, if you sow the seed, you get a harvest. You get a return. You withhold. You become poorer.

And all you're left with is rotting seed. That's the image here. But the thing that's really interesting is when you sow seed in a farm, what comes back?

It's not actually just more seed, right? You get wheat. And then they can make it into bread, which can then cause flourishing in society. And people eat and stuff like that. And so the harvest, when he talks about getting rich, sometimes the harvest that you reap may be financial.

Maybe. Generous people often receive generosity from others. That's generally true. But that's not guaranteed. And that's not where the Bible's main trajectory is going.

[23 : 41] Because the Bible says there's actually a richer harvest than that. What he's saying is those who are generous with their homes, showing hospitality, don't they often just get a greater depth of relationships and community and influence and joy?

Whereas those who hoard their homes to themselves don't. Isn't there a joy of just being able to give to mission and seeing broken lives being restored through the seed that you have sown financially into those missions and ministries?

Isn't there an amazing joy of just seeing churches planted and whole communities reached? And you can be a part of that through sowing seed.

There's this bigger story that God says, I invite you to be part of. And the amazing thing is when you die, just think about this. When you die, most of us, after a few years, will be forgotten about.

Right? My brother died 14 years ago. I think about him occasionally. The next generation, no one's going to think about him. That's the reality of life.

[24 : 48] And that's the reality for most of us. But the Bible says that with the seed that we've been given, the resources that we have, you can have a lasting, eternal impact and fruit.

Because you played a part in God's kingdom, which outlasts us in this life. And so what happens is where you have sown and lives have been transformed, then when we die and when we meet with Jesus, there'll be a whole line of people with him welcoming you.

And you'll go, who are those guys? And Jesus will turn to you and he'll say, that's some of the harvest that you sowed. Because there's a bigger story and a lasting impact with what God has entrusted us so that we can be part of it.

And that's the point in the parable. You know the parable of the talents? Those of you who've read the Bible. Matthew 25. Owner of the field, again, you see farming analogies the whole way through the Bible.

Owner of the field entrusts his servants with different numbers of talents, which is capital, which is seed. And then he goes away on a journey. And these workers, they get about kind of sowing it, investing it, getting more, getting returns.

[26 : 02] And then the master returns and says to them, okay, well done, you guys. You've just invested. You've sown this.

Now I'm going to give you a whole load more cool stuff to do stuff with. But there's this one guy who's like, not sure about this. So he takes some money and he kind of buries it in the ground and he hides it.

And he sits on it. The master returns and he's not been sowing it. He's been withholding it. He's been protecting it for himself. It was his wall. And, you know, the master returns and he asks him, what have you done with my money?

And this is really challenging because the servant says, well, I knew that you were a hard man who reaps where you don't sow, gathering where you scattered no seed. So I was afraid and I hid the money.

And what he's saying is he thought the master who represents God is stingy. He's not secure enough because he thought God was just out to take from him.

[27 : 03] So the command to be generous and to sow would put so many burdens on his life because of the small finances he had. You haven't given me enough is what he was saying.

Not enough for me to be generous and to sow. He was afraid maybe I'm not going to have enough for the future. And, you know, he's quite like us in Hong Kong.

You know, in Hong Kong, we're one of the richest cities in the world, right? And yet we all still feel poor, right? We all still feel poor. We cut corners and we turn a blind eye to the needs of those around us because we're so busy trying to make what we think is going to be enough for us.

And enough is never enough because what happens is house prices rise, education costs go up, and we're left just chasing and chasing all the time. And the thing is, yesterday's wants become today's needs as well.

And most of the world would look at our worries about money and laugh and say, you think that's a need? Like, you need a new MacBook? You need a holiday?

[28 : 11] You need a new MacBook? They're good things, but they're not needs. And yet what God calls us to do is he says, here's a bigger story where I want you to be blessed.

And if you withhold what you should give to those in need around you, to the church, to mission, to the things of his kingdom, God's demands can sometimes feel like it's a burden where he's trying to reap where he hasn't sown into your life.

And yet, generosity costs, but it costs in a way where God says there's going to be a return of blessing that you will not get if you withhold.

I've got friends in the UK. And for a while, I was living with three other people, and we couldn't afford to pay, all of us together, the tax for our housing.

And so there were some people in our church who offered to pay for us for three years our tax for the housing. And coupled with paying for, like giving to mission work and things that they were doing, they had to put on hold saving to buy a house for three years.

[29 : 22] They chose not to for three years so that we could be blessed through that. And you think, wow, did they suffer?

And you look at them, and they're a joyful couple, I tell you. They're an amazing couple. They're such a blessing to be with. They're such a contentment. Because generosity, when it's fueled by a deep security in God's love as your strong tower, is like a child who loves to share their toys.

You know, there's a harvest of contentment that generosity brings. That's what God invites us to be part of. It's not to be a burden. It's to be a joy.

But, you know, what's the motivation for this? Because the gift of God is money, resources, are gifts. We misuse them so often.

And yet he invites us to be part of this bigger story of an opportunity. But then the next point is this true wealth. Because here's the challenging thing.

[30 : 27] Have you ever not given money to somebody? Whether it's a beggar or charity. Because you felt that they were going to misuse the money.

Anyone ever done that? Like, you felt like it's going to go to a gang. It's going to go to alcohol or drugs or something. So you hold on to it. I have. And I think there's sometimes a lot of wisdom in that.

2 Corinthians 8, which is a verse we've often talked about here in church, says this. For you know the grace of our Lord Jesus Christ, that though he was rich, but he wasn't entitled.

He wasn't hoarding it to himself. Though he was rich, yet for your sake he became poor. So that you by his poverty might become rich.

What does it mean? That he became poor. It means he became one of us. He came into the slum of our lives. And do you know why we were poor?

[31 : 34] The Bible says this. We were poor because like the laborer who holds on to his seed for himself, we withheld from God the praise, the glory, the honor, the trust that is due to him.

We sought to make his good gifts about ourselves. We trusted them as our high wall instead of him. And you know, in the Ten Commandments it says, do not steal.

Again, I don't think I have a big problem with stealing. Occasionally I take somebody's drink who's left it lying around and I drink it. But you know, that's about the extent of my stealing.

But God has entrusted me with so many things in my life. And so often I think they're just mine to keep for myself.

And rather than prayerfully going at what all God has given me and saying, God, how do you want to use this? I just go ahead and plan for myself how I want to use it. And then maybe I kind of give God a little bit extra on the side.

[32 : 38] But God says, I've invited you to use what I've given to serve, to love, to bless people around.

You know, I rob God when I don't, I'm not generous to the needy and those around me in a world of inequality. I rob God when there are people in need and I fail to see them because I'm so busy. And I have opportunities to bless them. And there is a wisdom in knowing how to give and what to give. And, you know, those are discussions to have. But when we withhold, it makes us poor spiritually, emotionally, relationally.

But here's the thing. Christ came to people like me and you. And he didn't withhold.

He scattered. He scattered himself. Do you know what he says? He says, if a seed falls to the ground and dies, it will bear much fruit. Do you know what he was talking about?

[33 : 40] He was talking about himself. He was saying, I'm going to sow myself into your life. God didn't withhold his son for us. He said, God so loved you and me that he gave his only son.

He didn't spare him. He didn't hold him back. And for a thief like you and me, Jesus was ripped apart on the cross. There's an amazing thing, which I don't know if you noticed.

Who was Jesus crucified with? On his right and on his left were two thieves. Right? Right? Who represent you and me on that cross.

And you know, there was one of those thieves on his right hand who said to him, save yourself. Withhold yourself. Don't give what's costly. If you can, get out of it.

That thief mocked Jesus. He was entitled. He chased after money his whole life. But there was another thief on the other side.

[34 : 48] And that other thief, he turned to Jesus and he knew, I deserve to be here, not you. I deserve death, not you. But he turns to him and he says, Jesus, remember me.

He looks to Jesus for his significance. He looks to Jesus for his security. He looks to Jesus for forgiveness and acceptance and grace. And do you know what happens? Jesus says, today you're going to be with me in paradise.

Today you're going to be richer than you have ever been in your entire life. And Jesus says to him, you are mine.

And when you're mine, you're in a strong tower, which even now death is coming to you. You're securer than you've ever been. If I had been Jesus, do you know what I'd have done?

I'd have looked at the robbers like me and I'd have said, they're going to misuse all of my good gifts. They're going to think it's all about themselves. They're going to trust in the gifts more than in me.

[35 : 58] They're going to think they deserve grace. And if it was me, I would have just said, okay, I'll get off the cross. Because they don't deserve it. That's what Hong Kong society would say is

wisdom.

Save yourself. Thank God Jesus is not like that. Thank God that Jesus stayed on that cross for you and for me.

And he's so lavishly generous day after day after day to us. With forgiveness, security, provision. And he says, now, if you're a Christian, if you're not a Christian, which robber are you going to be? Are you going to be the one who keeps saying, I'm entitled, I'm going to stay what I want.

And if I could get off this, I'd get out of it by myself. Live for myself. Have my high wall to myself. Or the one who says, I need you, Christ. I need you, Jesus. You're my strong tower.

[37 : 03] Will we be those who are rich in generosity or withholding? Because we have one who did not withhold from us. If you think, I'm generous with my money.

And some of you are. We just have some amazingly generous people here. I give to church. I give to many other things. Just think about this. What other ways in your life do you struggle with generosity?

Forgiveness. Forgiveness. Giving people a second chance. Giving people the benefit of the doubt when you want to think they don't deserve it.

The Christian message is, you don't just have kind of, 10% is God's and then I keep the rest. Or I give to pay God back for something and then we're quits.

It isn't give out of guilt. It's Jesus says, giving, thanksgiving is the pathway to rich life in me. That's what I call you to be part of.

[38 : 13] Ed is going to just talk about now our response to this. What do we do with that, right?

How do we, you know, we hear a message like that. And how do we make that, you know, the rubber hit the road. As practical applications, I want to share two stories of how Christians have used wealth to advance God's kingdom instead of their own.

The first story was a story shared first by Greg Balmer and John Cortonez. They wrote the book, God and Money. So it's a story of a hedge fund manager who works in North America who makes millions of U.S. dollars every year.

He could practically retire and live the rest of his life lavishly in three months if he saved everything he has.

But what does he do? He intentionally avoids building his net worth. He manages his net worth downward and in a gradual pace.

[39 : 27] Instead of saving for retirement over a span of three months, he spans it out so it's 30 years, his working life career. And what he does with the excess, he just generously gives to God's kingdom.

Now, how does he do that? He also uses a lot of insurance policies. So he buys a huge insurance policy on his life. He buys a huge insurance policy on his disability so that in case something happens to him, his family is taken care of.

There's also another story told to me by a pastor friend of mine about four doctors. And these four doctors grew up wanting to really serve the Lord in the poorest of the poor.

But as they progressed and they kind of grew older and they started having families, kids, how do you do that? How do you serve the Lord, serve the poorest of the poor, but still be responsible to your families and take care of them?

So what they did was incredibly clever and a blessing. They pulled their money together so that one of their four friends can rotationally each year go and serve in a missional capacity.

[40 : 45] And the families of that family will still be taken care of. At this, preparing for this sermon, I have to confess that my views on wealth has been very challenged.

I suspect that most of our paradigm that when we think about our income is that when we receive our income, we think about it as that's our wealth.

If you tithe, you may be thinking, okay, I cut a 10% check to the church. It's almost like a church membership fee. And it's like, it's pretty robotic. It's good.

Okay, I'm good. The rest of it, 90%, is mine. I'll choose how I want to spend it, how I choose how much I want to save. And for those who are savers, you might save more of it.

For those who are spenders, you might spend more of it or all of it. But that is not God's paradigm.

That is how our views on money get so malaligned with God's view, because we see that income as our income.

[41 : 56] God's paradigm is that we see that income, that \$100 that we receive, as God's money. So it's God's money. And we seek the Lord in how much we need.

You know, how much do we actually need to live the life that he intends for us? How much we want to save? He does want us to be wise.

He does want us to plan ahead, but he does want us to save, but in a responsible amount. And then how do we give the rest away for his kingdom? So there may be some of us who are just starting out in our careers here.

Maybe the challenge here is praying and seeking the Lord and figuring out how much you actually need in your lifestyle. And then figuring out how much you need to save incrementally over time. And then praying about how he wants to use the rest of that wealth to advance his kingdom. For some of us who are reaching peak income, you know, when you're around the 40 years old age, 35, 40, you may be earning much more than you actually need.

[43 : 07] And obviously the paradigm we often think about is the 10% check, save the rest, spend X, and then cash sweep, any excess cash that we have, we sweep it into our savings.

And that may be the paradigm. But I challenge you. Maybe what God wants us to do is we cap the amount that we save. Maybe there's a cap amount of savings that we sweep every year so that it will become a gradual path towards retirement, successful kind of financial planning.

I suspect kind of like on the day, you know, lying on our deathbed, like the common saying, you know, you're never going to regret working an extra day in your life. You probably won't regret being generous in your life on your deathbed.

How much you need? How much you need? Man, that's a tough question. And so you have to seek the Lord. You have to seek the Lord. And how much do you actually need?

And I would also encourage you to seek godly people to speak into your life and definitely read the Word. But that's between, it's a very delicate and difficult question to answer, and you must seek the Lord in that.

[44 : 27] So with that, I want to just, let's take time to pray and seek him. Seek him in this knowledge because we need his wisdom and we need his revelation in this.

So let us pray. In Proverbs 38, it reads, Give me neither poverty nor riches. Feed me with the food that is needful for me, lest I'll be full and deny you and say, Who is the Lord?

Or lest I'll be poor and steal and profane the name of my God. Father Lord, we pray against self-reliance on wealth. We pray that we will also not encounter poverty and be placed in a difficult situation and profane your name.

Lord, guide us on all matters of wealth. Align our hearts to see wealth as you see wealth. That is, it's all your provision. Enlighten us on how much is enough, how much to keep for ourselves, and give us the wisdom and the courage to be generous in our giving to your kingdom.

In Jesus' name we pray. Amen.