

**Series: AS YOU PLAN YOUR YEAR...--August 10, 2008**

**FIND YOUR GENEROUS STREAK!  
Proverbs 10:22-25; 11:23-26**

**I. INTRO**

A. Money is the most sought-after commodity in the world. Even in places where people can't print bills or stamp coins, they find a way to collect, enhance and flaunt their wealth. If you were to visit the jungles of Irian Jaya--people who still live in the stone age--you'd still find the lifestyles of the rich and famous. You'd hear people whispering about Ukamheric--the Bill Gates of the jungle! Word on the street has it that he's filthy rich; 75 pigs, 12 wives, and scandalous numbers of cowry shells.

1. Solomon, David's son, author of the Book of Proverbs in the Bible, was the Bill Gates, the Warren Buffet of 1000 BC. He was the richest man in the world! He was good at making money—and believe me, he wasn't at **all** shy about spending it.

-Let me give you some stats. His annual cash income in today's standards would be about \$720 million. That was just the **gold** that came in—and it didn't include all his income streams from the trading business he carried on around the world. Pretty impressive, isn't it?

-You think your food bills are high! Guess how much food was prepared for Solomon's wives, children, servants and officials every single day. About 15 tons of meat, about 6000 loaves of bread, and about 15 tons of grits--plus a whole bunch of other exotic dishes.

History tells us that all the other transcendently wealthy people of his day came around just so **see** Solomon—and left totally impressed with what he had.

2. So, what does one of the wisest—and wealthiest—persons who's ever lived have to say about money—the thing everyone in our world is grasping for? And does he give us any clues about how to live wisely when we find ourselves in a place of prosperity?

B. Money is a fact of life. Solomon had to deal with it—figure out what he was going to do with it. Jesus had to deal with it in his carpentry business. And you and I have to deal with money. There's no way around it. This Fall—this next year--we'll make some. We'll spend some. Some will have unexpected windfalls; some will have unexpected expenses. Solomon was given the gift of wisdom by God. So, what **is** God's plan when it comes to money? Are there ways to prevent financial catastrophes? And is there a wise way to use what we have in a way that honors God, helps us, and expresses love to others?

-So, how would you like to take a short cruise through what one of the wisest and richest men in the Bible has to say about prosperity?

## II. WHAT IS PROSPERITY?

- A. When I say the word **prosperous**, what images come to your mind? Most of them, I would guess, have to do with the concept of having **plenty**--usually, plenty of money. I want to distinguish wealth from prosperity--because I believe the Bible redefines it as contentment. A sense of the blessing of God on your life. Wealth, by itself, doesn't do that. If you want a word picture--take the first verse of Psalm 23;  
**The Lord is my Shepherd, I have everything I need. He lets me rest in green meadows; he leads me beside peaceful streams. (Psalm 23:1-2 NLT).**

**That** is a picture of prosperity. **I have everything I need.**

-The Book of Proverbs is pretty straight with people on how to prosper.

1. Solomon, in his wisdom, first links prospering with being wise, honest, and hard-working.

Remember--what he says here are **general** principles--not guarantees. His first lesson for us would be that a good, strong work ethic brings tremendous benefit to our lives. Listen to what Proverbs says about this:

**Observe people who are good at their work--skilled workers are always in demand and admired; they don't take a back seat to anyone. (Proverbs 22:29 MSG)**

-Work in an area where you're gifted to work, constantly improve your skills, be an asset to those you're working for, and don't complain.

If you work hard, respond to feedback and go beyond what your employer expects, you'll probably do well--and make some money.

2. But **making** money and **handling** money are two different things, aren't they? One of the things that wreaks havoc in people's finances today is credit card debt. Renting other people's money. Proverbs says, "Be **really** careful!"  
**The poor are always ruled over by the rich, so don't borrow and put yourself under their power. (Proverbs 22:7 MSG)**  
 -This is saying that when you are in debt to someone, Mr. Visa, Ms. Mastercard--they control a piece of your life.

I once heard someone say that people can be divided into three groups: the **HAVES**, the **HAVE-NOTS**, and the **HAVE-NOT-PAID-FOR-WHAT-THEY-HAVES**.

3. There's another principle. When you make money, be wise and save some of it. It's actually talking about a brilliant new financial principle. You've heard, "Buy now, pay later." This principle says, "Pay now, **buy** later!"  
**You lazy fool, look at the ant. Watch it closely; let it teach you a thing or two. Nobody has to tell it what to do. All summer it stores up food; at harvest it stockpiles provisions. (Proverbs 6:6-8 MSG)**
4. Solomon says something else we need to hear. Don't let **image** determine how you spend your money. Image is a big deal in our world, isn't it?

And image gets marketed to the **whole** family—kids included. Listen to what Proverbs says about that.

**A pretentious, showy life is an empty life; a plain and simple life is a full life. (Proverbs 13:7 MSG)**

-It's very simple, actually. Homes are intended to be...**shelter to live in**. Cars, contrary to ads, are not chick-magnets or ways to make a statement about how successful you are.

They are...a means of getting from point A to point B!

5. God says something else to us through Solomon; You and I have to learn the word, **enough**. **Enough is enough**. Remember the principle of prosperity? **I have everything I need**. It's the principle of contentment. **Enough!** is a word our culture has never learned. Proverbs says:

**Sinners are always wanting what they don't have; the God-loyal are always giving what they do have. (Proverbs 21:26 MSG)**

-Back in 1989 Lori and I bought a year old Mercury Sable—it was beautiful! I remember saying to her, "You know, maybe I shouldn't be driving a car this flashy!"

Ten years, three kids and two guard rails later, it's strange—but I didn't feel quite the same about that car! We have to remember; the shelf life on exciting new stuff is **always** shorter than you think it will be!

- B. Now, it's important to note that the Bible doesn't in any way put down people who have money. Some of the godliest heroes of the Bible actually had a **lot**—like Abraham. Job. David. A number of the women who followed Jesus most closely—and financed his ministry—were wealthy. The problem we struggle with is believing what our culture says and equating wealth with prosperity.

-As you read the Bible, you realize that prosperity is redefined as the blessing of God on your home, your influence, your work and your life—regardless of how much money you have or how big of a home you live in. By the world's standards, North American's are very wealthy. By the Bible's standards, not very many North American's are **prosperous**. That is, not many can say, **I have everything I need!**

-The specific problem—or temptation—we struggle with, and the Bible deals with—and we would **never** admit—is our **love** of money. And when money and wealth becomes the focus of live, **real** prosperity is missed. Jesus told us that, if we're not careful, money can pull us away from God—who is the One who gives true prosperity.

-In a world **crazy** over money, we just need to realize that financial prosperity—particularly the quest for it—can, like rats and mosquitoes, carry disease!

1. First, just a simple observation. The more money people have, the more they are tempted to get pre-occupied with it—whether they over-save or over-spend. Anyone here ever met a person who gets **really** weird about their money?

One man I knew fairly well owned several homes and luxury cars, and took exotic vacations--but family members had to take cold showers in the morning because he turned the hot water heater off at night to save money.

-For some, money carries the disease of exclusivity. Snobbery. Even arrogance. Money is the secret entry code that allows them to hang around with people they've always envied. And in a world as messed up on money as ours, money **does** get you places. And Solomon acknowledges that:

**A gift gets attention; it buys the attention of eminent people.  
(Proverbs 18:16 MSG)**

2. One of the ten commandments identifies the root problem when it comes to our weirdness about money and stuff. It's envy.

We are clearly told not to envy **anything** the people around us have—money, land, houses, spouses, kids, conveniences—or means of transportation. That's why the previous proverb I quoted says, **Sinners are always wanting what they don't have.** I believe envy is the **core** issue, the **core** virus in a disease called **MORE!**

- Jesus told us to ask for our **daily** bread, right? That's not good enough for most people. If we had our way, we'd want, in advance, all the bread we need for a lifetime. That is what seems **safe!** Solomon understood this. He said: **The rich think their wealth protects them; they imagine themselves safe behind it. (Proverbs 18:11 MSG)**

-And that's how the accumulation of money is marketed in our world. With two words: **What if...!** And it always begs the question: "How much is **enough?**"

What would it take for us to say, **I have everything I need?** The answer? A little bit **more!**"

3. I think one of the **biggest** problems with money is that it can infect and inflame relationships. Question: Anyone here ever had a relation affected by money?

-Several years ago I watched a TV show that followed and interviewed winners of multiple millions of dollars. There they were, dressed in the best money could buy; and **to a person** they talked about the loneliness their money created. Know why? Money attracts people for the wrong reason. See, God intended relationships to be based on love, not greed. Solomon must've had **tons** of people grabbing his robes. He said:

**Wealth attracts people as honey draws flies, but poor people are avoided like a plague. (Proverbs 19:4 MSG)**

-One of the worst feelings in the world is finding out that someone wants to be your friend because they can **get** something out of it. And there's another side to this.

Money can infect your heart with **arrogant-itis**. This is a disease that begins to inflame your heart when a culture like ours tells you that, because of what you

have, you're successful. Worthy. Better than most. And you begin to **believe** that you're smarter than most or that your opinion is more valid. Listen to this: **The poor speak in soft supplications; the rich bark out orders. (Proverbs 18:23 MSG)**

4. Money is a disease carrier in another way that may surprise you; **busy-itis**. Money complicates the pace at which we live our lives.

Most people who have money work long hours for it. So, life is already busy. -Most people enjoy their money by spending it on **experiences** and **possessions**. **Experiences**, whether it's travel, club membership or cultural events—take time.

-Virtually any possession you add to your collection, needs to be used to even make sense. It also has to be maintained, stored, and insured. And all that takes time—and money.

-And then there's the issue of **protecting** it all. Several years ago, we had a guy on our street who spent a **lot** of emotional and physical energy and time patrolling the crescent, and threatening the boys playing street hockey. He's even purchased a surveillance camera.

I was thinking, "This isn't a neighborhood—it's a bank lobby!" Then I thought about why? Well, he had a Porsche, a van, an SUV and a Mustang in his driveway. I'd be worried too! I keep my Porsche in the garage! Just kidding! Solomon had a **lot** of stuff. He said something that totally contradicted his own lifestyle:

**A pretentious, showy life is an empty life; a plain and simple life is a full life. The rich can be sued for everything they have, but the poor are free of such threats. (Proverbs 13:7-8 MSG)**

6. Let me say it again; the Bible makes it clear that how much you have doesn't have a lot to do with **true** prosperity. Think about it:

Does all this stuff, all this hurry, all this concern for protecting, maintaining, insuring, using and displaying our lifestyle make us more contented? Do we sit back, in the brief moments when we can, and think, "Wow, this is the life! I am so grateful to God because all this **stuff** has made me **so happy** and **contented** and **relaxed!**"

-That's not what I see when I look around. I see tired people. Hassled. Hurried. Worried. Kids **and** parents doing this balancing act; crabby from not getting enough sleep. And no one **ever** asks, "Is all of this worth it?"

Money **can** be hazardous to your emotional, spiritual and physical health! Jesus said that wealth is **deceitful!** It can stunt your growth—all the while promising what it can never, ever deliver!

- C. Know what I think God would say to us this morning? I think He would say, "There's nothing wrong or sinful about financial prosperity. But be careful—cause money doesn't like to just stay in your pocket or your bank; it knocks incessantly at the door of

your heart, begging to be let it. And if you let it into your heart, it will poison it and keep you from **true** prosperity.”

-I believe God’s plan is to bring the kind of blessing that makes how much we own irrelevant!” That’s what he said through Solomon:

**God's blessing makes life rich; nothing we do can improve on God. (Proverbs. 10:22 MSG)**

1. Now, let me ask you—cause this is important; do you see the difference between prosperity and having a lot of money and stuff?

Prosperity is about the blessing of God on your life--where what you have—whatever you have—is enough. Prosperity has to do with gratitude and contentment; wealth has to do with ...**just a little bit more**. Contrary to what you sometimes hear, it is **not** God’s will that everyone be wealthy; it **is** God’s plan that every follower of His prosper.

-When it comes right down to it—I don’t think money has a lot to do with what matters most in life. Being loved; finding peace—and having the assurance that no matter what happens to you your money and stuff, you are absolutely safe in the hands of the One who runs the universe! And one day you will receive a reward that doesn't need insurance, maintenance, or surveillance cameras!

2. When money diverts your attention from what **really** matters in life, it can cause a **lot** of damage. Listen to Solomon’s warning—which I think comes from his personal experience:

**A simple life led in the fear of God is better than a rich life with a ton of heartache. (Proverbs 15:16 MSG)**

**A thick bankroll is no help when life falls apart, but a principled life can stand up to the worst. (Proverbs 11:4 MSG)**

-And that’s where you and I have to make the tough decisions; is what I value **most** vulnerable downturns in the economy, terrorism, global warming—or anything else? If it is—then I suspect that you need to check your value system.

3. I want to ask you to do something this morning. Ask yourself the question: What is it that **really** makes my life worth living? What are the non-negotiables--the things that, if I lost them, would make having money and stuff irrelevant?  
**God's blessing makes life rich; nothing we do can improve on God!**

### III. HOW TO HANDLE PROSPERITY SKILLFULLY

- A. Splinters are one of the painful facts of life in the world of wood. Anyone here ever had a splinter? I got one a few weeks ago. I told Lori—and I’ve **seen** that look in her eyes when she grabs a needle and tweezers. I know what it feels like! So I did what any manly man would do. I ran and screamed and hid and cried!

-It’s even harder when you’re a **kid** with a splinter! See, as a child, you're in a quandary. The splinter hurts--but the cure hurts **worse!**

-It's **very** difficult for a 4 or 5 year old to understand why his Mom and Dad, who otherwise seem kind and loving, would come after him with tweezers and needles--telling him that they want him to feel better. But that's **wisdom**, isn't it?

1. The part of the Bible most people, including Christians, don't understand is that a **love** for money and accumulation is like having a splinter in your heart. God wants to pull the splinter and heal our hearts. Know how He does that? Through true generosity. The only way to **not** get sick on money and wealth is to give it away. And Proverbs speaks to this:

**The world of the generous gets larger and larger; the world of the stingy gets smaller and smaller. The one who blesses others is abundantly blessed; those who help others are helped. ( Proverbs 11:24-25 MSG)**

-I think it's fair to say that we **all** want God's blessing on what we have and what we do, right? Well, for that to happen you and I have to follow Him and do what **He** says and does.

God owns everything! How does He handle it? He's **very** generous!

-Sometimes people secretly think things like, "Hey, I've worked hard for all I have!" And they have—but God is the One who gives us life and health and strength. When you think deeply about it, we are **totally and completely** indebted to God. There are only two ways I know of to say "thank you!" To lift your heart in gratitude to God for all He's given—and let Him be Lord. And then to extend your hand to others; to be a spout for all God has poured into your life.

2. God, through His Son, stepped onto this planet and lived among us. And his life was about people. Others. Healing them. Delivering them from their misery. Giving them the hope of eternity. Then He called us, the church, to carry on His mission; the restoration of **all** people and **all** things to God. His plan was to transform us into people who would live and die with open hands. Because the church carries on Jesus' mission—it's the hope of the world. -And God asks us, you and me, if we will use what He's given us to invest in his mission of restoring everything on this planet to Himself through Jesus. Proverbs says:

**Honour God with everything you own; give him the first and the best.**

There's a promise that accompanies this: **Your barns will burst, your wine vats will brim over. (Proverbs 3:9-10)**. This isn't teaching us to give so we'll get more; it's addressing the fear we have that if we give we won't have enough! And the fear isn't true.

God is generous—and gives us **all** we need—enough for us and others!

3. There's another side to having open hands. It's not just having open hands to God--it's having open hands to others. -There are some very interesting things going on in the world these days. You may remember Ted Turner pledging 1 billion—a third of what he had—to the United Nations. He challenged other wealthy people to step up to the plate.

-Anyone see the most recent issue of **Time** magazine? Bill Gates stepped down from Microsoft to focus his attention and resources on solving the problem of poverty. Warren Buffet has given Bill Gates most of his billions to invest. Celebrities are going overseas to help—adopting children from third world countries. Bono from U2 has devoted himself to helping with poverty—as have several movie producers and writers. What’s going on? Bob Buford calls it moving from **success to significance**. Do you understand the concept? Having money and fame in our world system says that you’re a success. But it’s **making a difference** with those gifts that brings **significance**.

-See, people eventually find out that success, by itself, is pretty empty. That changing lives is a **lot** more **fun!** Jesus said it more clearly than anyone, **It's more blessed to give than to receive!** That's the way God put this world together!

-It is an incredibly powerful thing to see beyond yourself—and open your eyes to a circle that includes others in pain and need. It’s true. **The one who blesses others is ABUNDANTLY blessed; those who help others are helped.**

-When we see the plight of others, and extend our help, we are doing exactly what God does—and what He expects of us. Proverbs says: **Never walk away from someone who deserves help; your hand is God's hand for that person. Don't tell your neighbor, "Maybe some other time," or "Try me tomorrow," when the money's right there in your pocket. (Proverbs 3:27-28 MSG)**

-And the principle is very simple. God Himself notices, blesses and rewards what we do. I’m not talking about the health and wealth gospel—we give in order to get.

I’m talking about a life that prospers with joy and meaning and good will. I’m talking about the personal growth we experience—and the sense of incredible satisfaction we feel when we do something totally within our power: Give! Listen to this:

**Mercy to the needy is a loan to God, and God pays back those loans in full! (Proverbs 19:17 MSG)**

-Of course, the other option is to **not** do this. To spend everything on yourself and just ignore the lost and broken of this world that God wants to reach and save and help. I don’t want to live like that—and I don’t think you do either! The Bible says:

**If you stop your ears to the cries of the poor, your cries will go unheeded, unanswered. Proverbs 21:13 MSG)**

4. Let me just net out what the Bible says about how we use our money, our stuff and our time. The Bible tells us that we get strip-searched at the boarder between time and eternity.

And guess what we have on the other side? **Only what we've put into the hands of others to take across for us!** That's it.

-We have this one shot at generosity. We can leave behind us in our wake hundreds of people whose lives have been changed because we gave. Think of what it would mean to know you made that kind of difference with your life!

-Or...**not**. The alternative is to believe the stream of lies that come at us from every direction and create fear. The lie of our culture—that it's perfectly okay to center everything around yourself. The lies we tell ourselves—that if we're generous, we won't have enough for ourselves; that **some** day we will be generous...but not now. And, of course, there's this raspy little **what if** voice that stokes our fear: "What about your family? What about retirement? What if something bad happens? What if you don't have enough...I mean, what would you do? **What would you do?**"

-Ultimately—it takes faith to give. In fact, it takes faith to do **anything** worth while. And you can never accomplish anything worthwhile without giving. Without generosity. Please hear me on this: It is **impossible—IMPOSSIBLE** for us to become the people God has created us to be without breaking this barrier to giving. And if you **don't** get through it, you will wish for all eternity that you had. Guaranteed.

-Really, it all comes down to who you believe—yourself, the people in our world who want to sell you stuff you don't need, Satan...or God. Will you believe the amazing wisdom of God on this issue—or will you settle for the status quo? What will guide your life; faith—or fear?

- B. The tragedy of Solomon's life is that God gave him wisdom, fame and incredible wealth—and he ultimately didn't practice what he preached.
1. He talks at length about the detour he took in the book of Ecclesiastes. Listen to how many times Solomon uses the word, **I**.  
**Oh how I prospered! I left all my predecessors in Jerusalem far behind, left them behind in the dust...Everything I wanted I took--I never said no to myself. I gave into every impulse, held back nothing. ...Then I took a good look at everything I'd done, looked at all the sweat and hard work. But when I looked, I saw nothing but smoke. Smoke and spitting into the wind. There was nothing to any of it. Nothing! (Ecclesiastes 2:9-11 MSG)**
  2. Given all that God gave to Solomon—and all the potential for good that was there—the record of his life is sad.

He broke every rule God had given for the kings of Israel. Man, he **gold-plated life!** Every single day he impressed everyone with his massive ivory and gold throne and his gold-plated dinnerware. He impressed everyone who ever met him!

-But I've looked, and I can find no evidence—**ZIP!**—that he either honored God with the first part of what he had—or followed his own advice about being generous with the poor. In fact, there is evidence that he oppressed the poor, cheated his business partner, Hiram, and charged excessive taxes to accumulate what he did. Worse than that, he frustrated God with his disobedience. Listen to this final verdict:

**The LORD was very angry with Solomon, for his heart had turned away from the LORD, the God of Israel, who had appeared to him twice. He had warned Solomon specifically about worshiping other gods, but Solomon did not listen to the LORD's command. (1 Kings 11:9-10 NLT).**

3. He was successful! Man was he ever smart! He knew his way around money—he had *that* one nailed. But despite the example of his Dad, despite an amazing encounter with God, despite *knowing* better—money and stuff got into his heart and displaced the very One who had given him all he had.

-God gives and gives and gives and gives and gives. What he wants from us is that we take what he's given us—and love Him with it—extravagantly! That we live with extravagant gratitude! And that we become extravagantly generous people—and feel the depth of His blessing on our lives!

#### IV. CLOSING THOUGHTS

- A. My question for you is this; do you want to *prosper*—in the *truest* sense of that word? To you want to grow and become all God has created you to be—and sense His smile on your life? If you do, you'll have to learn and practice generosity—because *that's* the life God has chosen to bless. It *won't* just happen. You'll have to face your fears—and build generosity into your year.

-And without any embarrassment or hesitation whatsoever, I want to invite you into a *generous* life. To test God on this issue! But you'll have to talk about it with your family—think about where you can simplify life and where you want to give--or it will *never* happen. And you will miss out on the adventure of what could've been. Will you?

- B. I believe that God is calling us as a gathering of people to be a movement. To get radical in how we reach out to a world in need. To leave fingerprints and footprints for good all over this planet. And that's already in our DNA. Last Spring you signed up to sponsor 101 children with World Vision; did you know we set a record for World Vision Canada?

-Every year we give 10% of everything that comes in to assist others in our community and our world. Wouldn't it be cool if generosity became a movement; if it became the norm here—and everyone wanted to get in on it. And that percentage went up every year?

-Well, that doesn't start with someone else. It starts with me. And it starts with you. And it starts with faith—and obedience. And I want to call you to it this morning.