

Wisdom of Money

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- [0 : 0 0] Psalm 49. For the director of music of the Sons of Korah, a psalm. When wicked deceivers surround me, those who trust in their wealth and boast of their great riches.
- No man can redeem the life of another or give God a ransom for him. The ransom for a life is costly. No payment is ever enough that he should live on forever and not see decay.
- For all can see that wise men die. The foolish and the senseless alike perish and leave their wealth to others. Their tombs will remain their houses forever, their dwellings for endless generations, though they had named lands after themselves.
- But man, despite his riches, does not endure. He's like the beasts that perish. This is the fate of those who trust in themselves and of their followers who approve their sayings.
- Selah. Like sheep, they are destined for the grave and death will feed on them. The upright will rule over them in the morning and their forms will decay in the grave far from their princely mansions.
- [1 : 3 8] But God will redeem my life from the grave. He will surely take me to himself. Selah. Selah. Selah. Do not be overwhelmed. Do not be overawed when a man grows rich, when the splendor of his house increases.
- For he will take nothing with him when he dies. His splendor will not descend with him. Though while he lived, he counted himself blessed. And men praise you when you prosper.
- He will join the generation of his fathers who will never see the light of life. A man who has riches without understanding is like the beasts that perish.
- Let's hear the word preached. Well, we just read some wisdom from the sons of Korah. Wisdom is living in harmony with the fabric of God's world.
- It's living skillfully and cleverly with just the perfect amount of force and gentleness and elegance. It's interesting, I thought of this, that God showed Moses everything that the tabernacle, every part of the tabernacle and what it should look like.
- [2 : 5 4] He showed him the Ark of the Covenant. He showed him different altars. He showed him the beautiful tapestry walls that they were to make in that tent. He showed Moses everything.
- But Moses couldn't make any of it himself. Moses was a good leader. He was a wise judge. So if you had a difficult criminal case or something like that to adjudicate, Moses was your man.
- But don't give him a hammer. He has no business trying to make anything in this tabernacle. But there were Israelites with that kind of wisdom.
- There was one Israelite that the Lord picked in particular who had, it says, every kind of wisdom for working with gold and silver and every kind of precious metal. For carving wood, for cutting stones.
- For carving wood, for cutting stones. Bezalel was filled with the spirit of God and full of wisdom and skill and ability. That word wisdom, skill, ability, the ability to do those things is exactly the same word that Proverbs uses repeatedly.

- [4 : 04] So Bezalel, he knew how to work with the perfect amount of force and elegance and gentleness.
- He knew how to work with the metal instead of against it. He knew how to carve with the grain of the wood and as opposed to trying to fight it.
- And that's wisdom. Wisdom is skill for living well, skillfully with both God and man. Now, how do you get it?
- How do you get wisdom? Well, I think this morning's sermon was an excellent answer to that.
- How did Solomon get it? The very same way. First King says, Solomon asked for a discerning heart. So the Lord said, you can have whatever you want. And Solomon says, OK, Lord, this is what I want.
- [5 : 00] A discerning heart. Literally, it's a listening heart. I want a heart that listens and I want you to teach me and I listen. So how do you get wisdom?
- It's not by talking. But it's by listening. For from the mouth of the Lord comes wisdom and understanding. So as we begin tonight, we want to offer to God a listening heart.
- So we're not so much talking as, Lord, now you teach me. Teach me wisdom. We are.
- We're listening to him as he talks to us about something that is near and dear to all of our hearts in one way or the other.
- And we're going to listen to him as he talks about money. What does Proverbs say about flourishing families? That's sort of this mini series that we're in in the book of Proverbs.
- [6 : 02] And one thing that Proverbs says about flourishing families is that is that they handle their money wisely. It doesn't mean that they have a lot of it.
- But whether they have a lot or whether they have a little, they handle it skillfully. They handle it wisely. They handle it well. So where do we begin? Where do we begin applying and saying, Lord, now you speak to me and I'm going to listen.
- I want to begin with a reality check. A reality check. Does Proverbs talk about money? Yes, it does.
- Lord willing, I'm planning to preach a sermon here tonight about money and in a couple of weeks another sermon about money. So I hope Proverbs has something to say about money.
- But is money the most important thing that Proverbs brings up? And I would have to say, no, it's not.
- [7 : 08] Proverbs is not. As you look and read through the book of Proverbs, money is not the most important thing in the book of Proverbs. Proverbs isn't a how to get rich book.
- Or how to handle your money book. It's not some sort of comprehensive encyclopedia about how to be successful with your money.
- It obviously has wisdom about all of those things, and we're going to talk about that mostly next week. But I think some Christian financial counselors or teachers make it sound like that.
- And really, when you put money in the center of the book of Proverbs, you're kind of missing the point of the book of Proverbs. Proverbs is not all about how to handle your money.
- It's about fearing the Lord. It is about living a life where you are in awe and impressed. You're living your whole life with him, with his majesty and with his glory.
- [8 : 09] And that touches on everything. And one area that that touches on is money. But money is not the central thing.

It is a supplemental thing. So how do you handle your money well? I think you need to begin with realizing that I have to begin with the fear of the Lord.

This is about my heart's posture towards the Lord. If my heart's posture towards the Lord is not right, then I am not going to handle my money well.

So how do you handle your money well? Well, go into heaven. Revelation gives us a beautiful picture, an accurate picture, a true picture.

You go into the throne room and what do you see? What is at the center of heaven? It is not the almighty dollar. It's rank upon rank and choir upon choir of angels.

[9 : 20] It has the cherubim and the seraphim. And they're all encircling the throne. And you have these 24 elders, these angelic creatures encircling the throne.

You have the four living creatures. They're around the throne. And you hear a voice saying, who is worthy? Who is worthy? Who is worthy to take the scroll and to open it?

And in the book of Revelation, that is, who's worthy to rule God's kingdom? Who's worthy to bring the kingdom of God to earth? Who is worthy of bringing about the new heavens and the new earth?

And no one is found. And John has this very natural reaction of he wept. He weeps. He weeps for himself.

He weeps for himself as a prophet because now he has no message to give to the world. There's no good news. He weeps for the world because what this basically means is the darkness is going to win.

[10 : 25] Sin and death are going to win. And God will never live with his people. And then all of a sudden, a lamb steps forward.

And he is the root of David. He's the lion of the tribe of Judah. But is he worthy? Is he worthy to open the scroll?

Is he worthy to bring in the new heavens and the new earth? Is he able to save a lost world and bring that world to God?

Is he worthy of this? Is he worthy of all power and glory? And he is. He is. Worthy is the lamb who was slain to receive power and wealth.

That's what we're talking about. And wisdom. That's what we're talking about. He's worthy to receive power and wealth and wisdom and strength and honor and glory and praise.

[11 : 24] And all of the angels burst into song. And the 24 elders, they throw down their crowns at his feet. They bow down and worship. So is he worthy?

And the angelic elders with their crowns, they throw them at his feet. And they're saying he is worthy to rule all things. He's worthy of us ruling for him.

So is he worthy? He is. And he's the only one who's worthy. So you go into the book of Proverbs. And you handle your money with that in your heart.

You take a coal from that fire, so to speak. And you go to Proverbs. And what you do see is, yes, money is something. Money is important.

But money is not the end all and be all of everything. And having it or not having it. But for from him and through him and to him are all things.

[12 : 34] His is the kingdom and the glory. Now, if your heart is enraptured with money instead of Jesus, you're going to handle it foolishly.

The proverb says you're a fool. Because what does money compare to God? What does money compare to the lamb who was slain? To the root of David.

To the lion of the tribe of Judah. Who conquered the grave. Is money worthy of our worship and our love and our trust and our adoration?

It's not. But he is. He is. So if you go to Proverbs. And you're going there with the purpose of trying to make yourself rich. But you don't love God first.

You're going to twist Proverbs to your own destruction. People do that. They take perfectly good truth. And they twist it to their own destruction.

[13 : 31] And plenty of people have gone to the book of Proverbs with the idol of money in their heart. And they've taken those Proverbs. And they've twisted them to their own destruction. But fill your heart with the glory and the sovereignty and the majesty and the love and the sacrifice of the Lord Jesus.

And now you are ready to handle money in Proverbs way. And now you're ready to open up your hands in generosity. Now you're ready to spend for him and save for him.

Because it's not going to be about you. And it's not even going to be primarily about the money. It's going to be about him. So. It begins with.

The Lord Jesus. What do I feel? Do I trust him? Do I love him? That's where you begin to have.

Bezalel like wisdom with money. That's where it begins. Now what I want to look at today is I want to give you three balancing truths about money from the book of Proverbs.

[14 : 40] Maybe it's hard. It is hard when you are just carrying weight on one side. It's hard to walk a straight line if you're just trying to carry one bag of concrete like this off to the side.

What you want to do is you want to carry it in front of you. You want to carry it so it's balanced. If you have bags of groceries, you don't want to put two bags of heavy groceries in one hand.

You want to spread the weight around. That's how you walk in a straight line if you're sailing a ship. You want to spread out the load. You want to spread out the ballast so that if you put all the weight on one side, that's just a recipe for your boat sinking.

So the fear of the Lord is going to be the beam that runs down the center of our ship. The ship of our money. It's going to add us strength and stability and direction.

It's going to give integrity to the whole thing. But what I want to do now is start balancing what Proverbs says. And I'm going to give you three sets of truths.

[15 : 43] And there's truth on one side, but then there's a truth on the other side that sort of balances it out. And here's the first set of balancing truths. Just having money doesn't make you wise, but money tends to come to the wise.

That's not really a paradox. It's not a contradiction. It's a balance. So just having money doesn't make you wise, but money tends to come to the wise.

So on one side, Proverbs knows full well that just because you are rich, that doesn't mean or make you wise.

Proverbs knows full well that rich people can be fools. Fools can have money. Fools can have lots of money. Nabal, his name meant fool. And he was what his name says he was.

And he was rich. And it doesn't take much discernment to open your eyes and look around and say and see the reality that there are plenty of people that have money that are not wise.

[16 : 57] Antoine Walker played for several NBA teams, I think in 11 or 12 years of professional basketball. He made \$108 million through his career.

He declared bankruptcy in 2010 with \$5 million in assets and \$13 million in debts. So let me just put it this way.

In 2010, my net worth was \$8 million more than Antoine Walker's. Just having money doesn't make you wise.

What does Proverbs say? Proverbs 16, 16. How much better to get wisdom than gold to choose understanding rather than silver?

And so let's ask Antoine Walker, Mr. Walker, how much better is wisdom than gold? And his answer would be it's at least \$8 million better.

[18 : 00] What does Proverbs say? Proverbs 28, 11. A rich man may be wise in his own eyes, but a poor man who has discernment sees right through him. It's interesting.

It's talking about a rich person who has lots of money, but his eyes don't work. He doesn't see himself. The person closest to himself, he doesn't see accurately.

He's wise in his own eyes. So a rich man very well can have a completely wrong view of himself. Now notice, it doesn't say all rich people have that. It just says some do.

He looks at himself and he sees a real smart guy and he's wrong. He's inaccurate. And so because he has a wrong view of himself, he lives his whole life in the wrong way.

So he goes around boasting and flaunting his wealth, all entitled. But what is the whole thing? What is all that? It's a facade. It's a hollow joke.

[19 : 04] We read Psalm 49. Men, despite their riches, does not endure. He is like the beast that perishes. He will take nothing with him when he dies.

The rich man sees, this particular foolish rich man sees himself as wise, as cunning, as having life figured out, as having himself figured out.

And the truth is, it's all a mirage. Pharaoh Tutankhamen's tomb was filled with wealth.

I think the man who scraped up that last bit of mud and looked in and with a flashlight or lantern saw gold. He said, I've seen the riches of Egypt.

Well, that was Pharaoh Tutankhamen's tomb. As if he could take it with him. That was the point. He's dead.

[20 : 05] All of his stuff is in there as if he could take it with him. But now his vaunted wealth is just scattered around museums. I don't know where it's all at.

Scattered around museums and people look at it. And fifth graders with runny noses put their face to the glass and stare at all of his wealth. I thought of Steve Martin and his stupid song about King Tut's whatever.

That's what that's where his wealth took him. That's what it ended up as. Money doesn't make you wise. Proverbs 17, 16 asks us a question.

Of what use is money in the hand of a fool since he has no desire to get wisdom. Of what use is it? Now, you remember Proverbs. There are snapshots.

There are little pictures of reality that just capture a moment. And I think what we're seeing here is this little snapshot of a fool and he has money. He has money in his hands.

[21 : 10] And something in himself says, okay, I want to go get some wisdom. And off he goes to buy wisdom. But can you buy wisdom?

You might be able to buy an education. We heard this morning about what's going on in Harvard. You can buy an education. But the entrance price into lady wisdom, school of wisdom, it's not something that you can purchase.

No amount of money will get you in. It's a listening heart. And the fool doesn't have one of those. So he has money.

But he can't even take step one into lady wisdom's school because he doesn't have a heart. So fill his hands with money. Fill his pockets with cash.

And he won't have wisdom because he doesn't have the prerequisite of listening heart. Just having money doesn't make you wise. Now, that's one side. Here's the other side.

[22 : 21] But money does tend to come to the wise. Proverbs is very clear about that. Money does tend to come to the wise. So let's think back to, let's go back to King Solomon.

He had wisdom and wealth. And he, so he was wise. And he had just wealth flowing into his treasuries. So how did that happen?

And maybe the easiest answer is to say, well, God gave. He gave him that wealth. And that would be true. But God did not give Solomon that wealth like he prayed.

And the next morning an envelope showed up and there was cash in it. And it said, here you go, King Solomon. It wasn't like people started loading in shipments of gold and silver just for King Solomon to enjoy.

Solomon made plans. And he ruled well. He was a master of administration. A master of taxation and trade.

[23 : 25] First Kings 10 talks about his merchant fleet of ships that would go on these three year long journeys around the Mediterranean and probably Arabia and down to Africa.

It says they would come back with apes and baboons. So obviously they were going pretty far and they would come back loaded with gold and silver.

So Solomon was this merchant king. He was a business tycoon. And that's how wealth flowed to him.

It was wisdom and skill and understanding. The Proverbs 31 woman makes sure that her trading is profitable.

She knows supply and demand. She knows when to buy and when to sell. She knows what to buy and what to sell. She knows how to develop relationships. It says she supplies the merchants with sashes.

[24 : 25] And I take that as the merchants used her as a supplier and they would go out and sell her wares. So she had business interests.

And you could track where her goods went on a map. That's why Lady Wisdom in Proverbs 8 can say, With me are riches and honor, enduring wealth and prosperity.

My fruit is better than fine gold. What I yield surpasses choice silver. I walk in the way of righteousness along the paths of justice, bestowing wealth on those who love me and making their treasuries full.

You know, there's that expression of it takes money to make money. Well, what Proverbs is saying is, What's even more valuable for filling your treasury is wisdom.

It yields better returns than choice silver and fine gold. So, that's the first set. That's the first set of truths. And you need to feel the weight in both hands.

[25 : 30] Hands. Just having money doesn't make you wise. But money does tend to come to the wise. And we're going to talk about that next time.

Of what does the Proverbs say? What do you do with your money? How do you handle it? How is it exactly that money tends to come to the wise? We'll talk more about that next time. But I want you to feel the truth on both sides.

Just because you have it doesn't make you wise. But it does tend to come to the wise. Here's the second balancing truth. Money can be dangerous, but money can be a blessing.

Money can be dangerous, but it can be a blessing. So, Jesus Christ, the wiser than Solomon, said, No one can serve two masters.

You cannot serve both God and money. Paul, who was a wise builder, said, The love of money is the root of all kinds of evil.

[26 : 37] Some people eager for money have wandered from the faith and pierced themselves with many griefs. What are those two verses saying?

It's saying something that you see in the book of Proverbs, that we as humans are very good at making money into a Savior, into a Lord, into a God.

We make money, a Savior, and a Master. And when we make money, our Master, it ends up piercing us through with many griefs.

That's what you see in the book of Proverbs. That's what you see in the New Testament. So, we make money a Savior. But money can't save you. We read about that in Psalm 49.

You cannot buy yourself out of death. No matter how much money you have. Money can't save you. Proverbs 11, 4, Wealth is worthless in the day of wrath, but righteousness delivers from death.

[27 : 49] Psalm 49, Money can't save you from the ultimate poverty and death. So, Psalm 49 says, You come into the world with nothing, and that's exactly how you leave the world.

You come into the world utterly impoverished, and every single one of us will inevitably leave this world completely impoverished as far as this world's goods go.

Proverbs says, Actually, sometimes money can make your life even more dangerous. Even the opposite of saving you, it can actually become more dangerous for you.

Proverbs 13, 8, A man's riches may ransom his life, but a poor man hears no threat. Who needs to worry about having an entourage of security?

Who needs to worry about hiring a team of bodyguards? I don't. Rich people do. Proverbs, so it talks about that.

[28 : 55] Actually, it just makes your life more dangerous. I thought of Charles Lindbergh. He was the first man to fly over the Atlantic in the spirit of St. Louis.

And because of that, because of other things that he did, he became a very well-known, very wealthy man. And he started a family. And his baby in 1932 was snatched from his crib.

And the baby was held for ransom. It was \$50,000 in 1932. And they paid the ransom. And they never got the baby back.

They found the baby dead. It was the first crime of the century. Wealth didn't make Lindbergh's life any better.

It made it more dangerous. Wealth can't save you. Wealth can't satisfy you. This is also the thing that we continually think it will.

[30 : 07] Ecclesiastes 6 talks about the man who God gave wealth. He gave him 100 children, let him live a long time. It was just this. But he didn't give him the ability to enjoy it, to be satisfied with it, to be content with his wealth.

And Coaleth, the author, the preacher, says, it would have been better for him to never have been born than for him to have money and not to be able to enjoy it. He says it would have been better just to have been a stillbirth.

The love of money is a thirst that cannot be quenched. Actually, it does the opposite. You're floating. You could be floating in an ocean of money, but it's floating in an ocean of salt water.

And the more you drink it, the thirstier you become. Money can't give you peace. Here's a couple of Proverbs that sit right next to each other. Better a little with the fear of the Lord than great wealth with turmoil.

Better a meal of vegetables where there is love than a fattened calf with hatred. Money doesn't give you peace in your home. It doesn't give you peace in your family.

[31 : 23] It doesn't let you sit at the table and be happy. Isn't that amazing? Then money can't even do that. So he says, give me a little with reverent, happy holiness.

Give me a little with a smiling face and joy around the table. So do you have peace and happiness at your table? You should thank God for it.

That's something money cannot buy. You need to thank God for it. We're looking at all these ways that money can be dangerous.

Because, and do you see what I'm saying? It's dangerous because it tempts us to think things that aren't true. It tempts us to make more of it than what it is. It's, we've already seen the rich man can be wise in his own eyes.

Money can blind us to how really wise we are, or I should say, it can make us blind to how wise we really aren't. Money can corrupt you. It can corrupt you.

[32 : 29] The Lord said to Moses, do not accept a bribe, for a bribe blinds those who see and twists the words of the innocent. Money can blind your eyes.

It can take away your ability to see other people. It can twist you. It can blind you. It can rot you. Proverbs 17, 23, the wicked accept bribes in secret to pervert the course of justice.

Do you remember Judas? He accepted a bribe to pervert the course of justice. Judas loved money, and it corrupted him. It rotted him.

It would have been better for Judas never to have been born, Jesus said. It would have been better for Judas never to have had access to the bag. Remember, he was in charge of holding the money for all the apostles and sort of orchestrating the finances of their ministry.

It probably would have been better that Judas never even saw that money. He never had it. It would have been better that Judas had been poor than to have become what he became.

[33 : 38] Money can be dangerous. The love of money can be extremely dangerous. But that's one side, and that's all Proverbs. And on the other side is the fact that money is a blessing.

It can be a blessing. 1424, the wealth of the wise is their crown. But the folly of fools yields folly. And what is that saying?

The wealth of the wise is their crown. It's saying wealth sits well on the head of the wise. It's beautiful. It fits.

It gives them the right to rule. It gives them the right to be heard. It makes them beautiful. And with it, they bless others. With it, they protect themselves and their families. 1022, the blessing of the Lord brings wealth, and he adds no trouble to it.

See, we're always wanting to swerve from one extreme to another, and Proverbs is making us carry all of this in our hands to keep us down the middle.

[34 : 46] So is it dangerous? Yes. Does that mean I just like, I don't have anything to do with it? No. Is it all bad? No. It is a blessing. The blessing of the Lord brings wealth, and he adds no trouble to it.

10, 15, and 16, the wealth of the rich is their fortified city. That's true. The poverty of the poor is their ruin.

Verse 16, as the wages of the righteous bring them life. It brings them life. Wealth can be a real blessing. It could, God can give it to someone with a smile and say, I hope they enjoy this, and this is going to do them good.

Long life is in her right hand, and in her left hand, her riches and honor. Her ways are pleasant, and her paths are peace. That's what wisdom is. So Proverbs doesn't let us drift to either extreme, and we always have this tendency to drift to the extremes.

So money, it's not everything, but it's not nothing either. It's a blessing to be desired, along with a blessing of health. That's why Proverbs is saying, this is why you should get wisdom.

[36 : 03] It will fill your treasuries full. Well, that's something to be desired, but it's not everything, and it's not Jesus Christ. It's not God himself. It's not eternal life.

It's not salvation. It's not satisfaction. It can be a blessing. Here's the third balanced truth. Money is a test, but Christ gives us grace to pass that test.

Money is a test, but Christ gives us grace to pass that test. Proverbs 3, we looked at it probably a year ago now, asks the question of, what are you going to do with your wealth?

So you have a bumper crop. Proverbs 3 says, honor the Lord with your wealth, with the firstfruits of everything you get. So will you honor God with the firstfruits? Will you honor God with your wealth?

Will you recognize him as the giver? Will you thank him? Will you sacrifice for him? Will it make you grateful, or will it make you more grateful, or less grateful? Will it make you more humble, or less humble?

[37 : 07] Will it puff you up, or humble you? Will you be like the Israelites, who after God blessed them with a land flowing with milk and honey, and with houses they hadn't built, and fields they hadn't planted, he said, you're going to be careful that you don't forget me.

We do that. We come into prosperity, and just like the Israelites, we can forget God is the one that did this. It says they forgot God provided for them in the desert.

When they didn't have anything, God was their constant source of provision. When they had no means of making money, of doing anything, no fields, he provided for them.

That's our God to this day. Will you remember him? They said, my power and strength of my hands have produced this wealth for me. But remember the Lord your God, for it is he who gives you the ability to produce wealth.

So will you forget, or will you remember? It's a test. Will you despise God? Will you despise God in your wealth?

[38 : 27] I think that's what Job was concerned with, with his children. Remember, it was after they were having their celebrations and their feasts that he always made a sacrifice for them if they possibly have despised the Lord.

I think what that was saying is, would they despise and they forget the Lord? Not in their suffering, but in their blessing.

They had all this, all these good times. Would they forget God? Job was concerned about that. And so that's why he made a sacrifice for them. As you read the book of Job, you realize Job did pass the wealth test.

He was given lots and he did wisely with it. But he was concerned that his children wouldn't. That it would puff them up, that it would make them forget God and despise him.

So wealth is a test and we all face it one way or the other. Whether you have a little or whether you have a lot, it's a test. And all tests are, none of them are to be taken lightly.

[39 : 35] That's the point. But Christ gives more grace. And we begin with him and that's where, and he's where we want to end. How do you have wealth?

But wealth doesn't own you. How is money your servant and not your master? How do you live to the glory of God, whether you have plenty or little?

Well, the answer is the same. It's Christ in me, the hope of glory. It's the work of the Holy Spirit. It's a love. It's active love.

It's active faith. It's active trust. It's the fear of the Lord. So you make Christ your Savior. Christ your security. Christ your strong refuge.

Christ your peace. He's your satisfaction. He brings peace. He gives us the Spirit of God so that we can pass the test. If we didn't have Jesus Christ, we would lurch from one extreme to another, but we would never find that middle that Proverbs is after.

[40 : 40] But with Christ, we can pass the test. Like I said, Job passed the test. Abraham passed the test. The early Christians passed the test.

And brothers and sisters, Christ is for us now so that we can pass the test. So that when our barns are full, we know how to honor the Lord.

And when our barns are empty, we can still say with Habakkuk, I'm still going to trust you. I'm still going to love you. I'm still going to worship you. Well, how do you pass the money test?

You keep love for Him burning in your heart. Above all else, guard your heart. It's the wellspring of life. You keep love for Him burning.

You keep faith in Him burning, living in your heart. You pray for humility. And again, you see money for what it is. It's a test. It can be dangerous. But with Christ, it can be that you can pass the test and it can be a real blessing.

[41 : 48] And if you're doing it, trusting your heart is, you're giving your heart every day to Christ. You're praying, teach me.

The next part of that verse is give me an undivided heart that we saw this morning, 8611b, is give me an undivided heart that I might serve you and love you.

We need to be praying for that, for an undivided heart, for a listening heart. And if we do, what we'll find is whether we have lot or plenty, we'll pass the test.

And we'll handle what we are given with skill, with wisdom. And we'll make money a good servant and we'll give God glory through it.

But it begins and ends with Him. It begins with, just as we sang in Christ alone, where Jesus is our all in all. Not money is our all in all. Jesus is our all in all.

[42 : 52] And He is worthy of all. He's worthy of all of it. He's worthy of all of our money. And so, we want to honor Him as, not just owning our money, but owning all of us and our closing hymn.

It's hymn 492. 492. We're going to sing it to a more familiar tune, which Cindy will play. And that means we're going to have to, we'll repeat the last phrase.

Hymn 492. Let's stand as we sing. Please pray with me. Our Lord, that is the prayer that we would close this day with.

That you would take all that we are and that you would use it for you, for your glory. Lord Jesus, you alone are worthy of all of our wisdom and all of our wealth.

And I pray that we would take these two things, the wisdom that you've given us, the wealth that you've given us, and that you would strengthen us, that you would sharpen us, that you would empower us to then now use these two things for your glory and for your honor.

[44 : 14] that what you've given to us, we might turn back to you, that we would turn away from ourselves, but we would turn it to you and to your praise, to your glory, and to your service and not to our own.

I pray this because Jesus is worthy. Oh Lord, give us strength for passing this test, I pray. Amen.