THE SERMON ON THE MOUNT

Taught by Bruce Bickel Session: November 23, 2012

Gracious, merciful, Heavenly Father, we do gather together to remember the Lord's blessings. You treat us far more than we deserve. You do not hold our sins against us. You've redeemed us by the blood of the Lamb. As we enter into a moment of quiet contemplation and prayer, we just thank you for your many blessings.

Brothers, what I'd like you to do is let's just, if someone would like, just to verbalize a prayer of thanksgiving, let's just enter into a time of thanksgiving, because that is one of the things that we do. We remember one of God's will for us is constantly saying thanks, and today would be a good day for us to do that. If the Lord would be pleased to enable you to give a word of thanksgiving, just please free to do that, and I'll close in a moment.

Father, we come to you to offer our gifts of thanksgiving.

Audience Member: Father God, I thank you for this group of men. I thank you for their steadfastness in coming to know you. We thank you for our leader here, Bruce, his willingness to guide us into all truth, his passion for the Word, his grace and mercy that he shows when delivering the message. He gives us hard truths, your truths, from Scripture alone, and allows us to apply those to our lives in a great way. I thank you for the fellowship here and the work that we've done, that you've worked through us to allow us to impact even as far as Vietnam. We thank you for the impact that it's having on our families, our wives and our children, and for the generations to come. Thank you for this group of men.

Don: Our Father in Heaven, thank you for the times that many, perhaps not most of us, had some time yesterday with family, food on our tables. Father we don't even deserve a crumb, and yet, Father, for most of us, if not perhaps all of us, you were pleased, Lord, to give us the good things of this life, food, family, friends. Father, every good and perfect gift comes from you and we thank you so much for these things as well as eternal life in Christ.

Audience Member: Dear Lord, we thank you for your grace and mercy. Please continue to guide us, maintain our interests and having and attitude of gratitude. In all things, in all ways, but especially for your gift of grace. May we give what we have been given.

Audience Member: Heavenly Father, we thank you for the freedom that we enjoy, the freedom that [UNCLEAR] worship you and study your Word. We thank you for the liberty that you have given us through your Son, who died for our sins. We ask that you would give us the unction to use that liberty to spread your Word, dear Lord, and to be about your [UNCLEAR] in things and in all seasons.

Father, the Scripture teaches us that a cheerful and a thankful heart is pleasing to the Lord. Father, would your Holy Spirit enable us to search the depths of our own souls to find those things that we just need to come to you, the everyday things of life, just to say thank you. Father, help us be men of gratitude, people who are motivated by your mercy, men who are under conviction of your Holy Spirit. Father, would you enable us to come to Christ today to see him more clearly. Would your Holy Spirit enable us to understand your truths, to apply them practically and correctly, and would your Holy Spirit be glorified by all that we do for Jesus' sake. All the Brave Men said...Amen!

Continuing our study on that Sermon on the Mount, we're in Matthew 6. You should have a new handout today—handout number 14. Chapter 6 of the book of Matthew, the latter part of the Sermon on the Mount, really deals with whom do you want to please. Just as a matter of review, there are four areas in which Jesus is talking about, about areas in which you and I should please God. First of all, it's through our giving (Matthew 6:2-4); secondly, through our praying—how is it we pray (Matthew 6:15); then in our fasting as a spiritual discipline (Matthew 6:16-18); and then lastly, our wealth (Matthew 6:19-34). In other words, those are the four areas in which Jesus is talking about we need to ask ourselves, the basic question is, "Whom do you want to please?"

Who do I want to please in my giving patterns? Who do I want to please in my praying patterns? Who do I want to please in my fasting, spiritual discipline patterns? And who do I want to please in the money management of the wealth that I have? Those are four areas that Jesus is dealing with because the whole book of Matthew 6 is dealing with hypocrisy. In other words, if you read chapter 6, which I trust you've done and you'll continue to do, he says, "Don't do it like the Pharisees do." He's contrasting the correct attitude of the heart versus the external attitude of somebody who wants to please the system of the world.

The real issue is whom do you want to please? That's the root of all of these issues. When we come to this final portion of chapter 6, dealing with money management, we've got to ask ourselves the question, "Whom do we want to please in the way that we manage our wealth?"

Let's go to Luke 16:1-31. I'm not going to read the whole passage. There are a couple of insights that I want us to see to help us understand that we are normally used to dividing our spiritual lives into one aspect of our life, and then our secular life into another, and we normally have our secular life be that which involves our materialism, our wealth and our finances, when really, Jesus is teaching us in Matthew 6 that your spiritual wealth management is a spiritual activity just as much as it is an earthly activity. We're going to see that.

Jesus makes no such division in our life in the area of that which is spiritual and that which is secular, or that which is materialistic. It's all one and the same thing. He makes it very clear that a right attitude about wealth is a sign of true maturity. A right attitude of wealth is a sign of spiritual maturity. There are many ways in which we can look at spiritual maturity, and one of them is what are the things that come out of our mouth? As we've been saying for the last several months in our study of the Sermon on the Mount, Jesus says, "Out of the overflow of the heart, the mouth speaks." If you want to see a person's spiritual maturity level, listen to the words they use. Listen to the conversation topics that they discuss. That's an indication of their spiritual maturity.

Another one here is how you manage your wealth. That's another sign of our spiritual maturity. We often think of spiritual maturity is how many Scriptures do we know. Now I'm not saying that's inappropriate, but you see, he doesn't make a difference of strictly things being spiritual and material or spiritual and temporal. He said your temporal life is as much of your spiritual life as anything else, and how you manage your temporal or earthly life is an indication of your spiritual maturity. The things that you and I talk about, the overflow of our hearts, the mouth speaks, and how you manage your money is an indication of true spiritual maturity.

Let's go to Luke 16:1-8. This is the parable of the dishonest manager. Let me read part of this to you,

"1He also said to the disciples, "There was a rich man who had a manager, and charges were brought to him that this man was wasting his possessions. ²And he called him and said to him, 'What is this that I hear about you? Turn in the account of your management, for you can no longer be manager.' ³And the manager said to himself, 'What shall I do, since my master is taking the management away from me? I am not strong enough to dig, and I am ashamed to beg. ⁴I have decided what to do, so that when I am removed from management, people may receive me into their houses.' ⁵So, summoning his master's debtors one by one, he said to the first, 'How much do you owe my master?' ⁶He said, 'A hundred measures of oil.' He said to him, 'Take your bill, and sit down quickly and write fifty.' ⁷Then he said to another, 'And how much do you owe?' He said, 'A hundred measures of wheat.' He said to him, 'Take your bill, and write eighty.' ⁸The master commended the dishonest manager for his shrewdness. For the sons of this world are more shrewd in dealing with their own generation than the sons of light."

Now there is a tremendous slap in the face about the way that you and I view our spiritual management of our wealth. Notice, here's a man who said, "You owe this; cut it in half. You owe this; take 80%." Notice what Jesus is saying. He is commending the man for his shrewdness, not for his honesty or his dishonesty or his integrity. He's saying this guy was rather smart in how he dealt with the unrighteous world of mammon.

Notice the statement of comparison here, "For the sons of this world are more shrewd in dealing with their own generation than the sons of light." (Luke 16:8) In other words, he's saying, "The people of this world manage their money more shrewdly," not honestly or with integrity, that's not what he's saying, "they do it more shrewdly than we do as children of light." There's your contrast. He's saying we ought to be ashamed of ourselves because we don't manage our wealth with the right attitude, and the people of this world do it more shrewdly than we do. We're not very shrewd in our money management. Now it's not talking about honesty. He's not talking about integrity. That's not what he's affirming. He's just saying, "How do you think about your money? Who do you want to please?"

Now notice, what did this guy want to do? He said look, "I'm going to build friends so that when I have my leadership management taken away from me, people are going to treat me well." He's saying this—he's a manipulator. He's a manipulator. He said, "I'm going to do this good to them. I'm going to cut their bill in half so that when I have a need, they're going to come and help me." That's shrewdness. It's not honesty. It's not integrity.

All he's saying is this, "How is it that you manage your money and who is it you want to please?" Then he goes into this next statement, which is very critical for us to understand, "9And I tell you, make friends for yourselves by means of unrighteous wealth, so that when it fails they may receive you into the eternal dwellings." (Luke 16:9) In other words, he's saying that this guy was smart enough to say, "I'm going to take care of my friends so they'll take care of me."

Then we come to this. Here's the real contrast, "¹¹One who is faithful in a very little is also faithful in much, and one who is dishonest in a very little is also dishonest in much. ¹¹If then you have not been faithful in the unrighteous wealth," that's the things for this world, materialism, "who will entrust to you the true riches? ¹²And if you have not been faithful in that which is another's, who will give you that which is your own? ¹³No servant can serve two masters, for either he will hate the one and love the other, or he will be devoted to the one and despise the other. You cannot serve God and money."

He's saying this. If you cannot be trusted in managing earthly materialism, you can't be trusted in doing

that and do it correctly, do it wisely, how then can he trust you with the true riches of the kingdom? You see, there's your contrast. One of the indications of how much value God can place in you about building the kingdom of God is how you manage your money. It's a barometer. It's an indicator of your spiritual maturity. If you can't handle the unrighteous mammon of this world and do it correctly and do it wisely and do it shrewdly, how then is he going to trust you with the true riches and building the kingdom of God?

How many times you see churches so in debt they can't do anything because they're so wrapped in having been such a nice building? I'm not saying there's anything wrong with building. All I'm saying is they become debt bound and they can't do anything because they have mismanaged their money to the point that the ministries they'd really like to do they can't do because they're so much in debt.

You see, debt is the great American cancer. It is the great American cancer. It prohibits us, you lose your freedom when you're in debt. The real indication for us, guys, and individually, is this. How much of the kingdom of God do you really want to be a part of? Ask yourself, "Who do I want to please? How much of the kingdom of God do I want to be part of?" When you answer that question, the next thing is—then I've got to manage my money correctly because that's a barometer of how much I can be trusted.

You see, the unfaithful little things would be the system of this world. The big things would be the kingdom of God. This is a tremendous statement. He leads us up by saying, "I just gave you an example of an earthly man who did it very shrewdly. Be as shrewd yourself. Do it honestly. Do it with integrity. Do it biblically." But realize this. It's a barometer of how much God can trust us. It's a barometer of how much God trust us with the true riches of building the kingdom of God. That is a critical passage for us to understand. The issue is this. Who do I want to please?

Let me tell you...it's not wrong to possess things. There's nothing wrong with possessing things. It is wrong for things to possess us. There's a difference. There's nothing wrong with our having possessions. But those possessions must not control us. When they begin to control you, it's an indication of an improper value system or a wrong value system. Covetousness and idolatry. There are four indicators in this passage of a wrong value system. It's indicated upon this. When possessions begin to possess you, that means you have a wrong value system.

There are four areas that we can understand. The first one is enslavement. In verses 19-24, you'll see that materialism will enslave the mind. It'll enslave the heart. And it will enslave the will. It'll enslave the heart (Matthew 6:19-21), it will enslave the mind (Matthew 6:22-23), and it will enslave the will (Matthew 6:24). We can become shackled by material things of life, but we ought to be liberated and controlled by the Holy Spirit. The first thing in enslavement is this. It enslaves your heart, it enslaves your mind and it enslaves your wills.

If the heart loves natural things, material things, which is normal, and puts earthly gain above the spiritual investments, then the result can only be tragic loss. It can only be tragic loss. We can become shackled by materialism.

The measures of earth, the treasures of this earth, must be used for God. The real issue is this. You will lose your heart when you pursue materialism. You lose your heart, because where your heart is, where is what? That's where your treasure is. What does that mean?

What does that mean when we say that? What do we mean when we say lay up your treasures in heaven? It means to use all of your earthly wealth, all of your earthly possessions, all those things that God is pleased to give you, all that we have, to the glory of God. That means every item that you and I have, we really want to please the Lord by the way that I manage this little thing, which is called materialism, in our earthly wealth.

It means to hang loose when it comes to the material things of this life. It means measuring life not by true riches of this world, but by true riches of the kingdom. How much of it do I really want to lay out my treasures in heaven? It means that I want to do all the things I have for the glory of God. How do you manage your money?

There's nothing wrong with having a 401k. The issue is how do you manage that? What's it for? Whenever I get my check from my employment, the first thing I do is I right my tithe checks. The second thing I do is I have a savings account that in savings for [UNCLEAR] so I don't go into debt, and then I start paying my bills. The first check I always write is my tithe check because it reminds me of what? Who owns it? I'm a manager. I'm just a manager. This is not mine.

Where do children get the idea that it's mine? They get it from hearing their parents say, "It's mine." You see, the reason, just in my own personal discipline that I do when I get my check, my first couple of checks are my tithe checks. That reminds me to say, "Thank you for the privilege that I have of receiving this materialistic money that allows me to take care of my responsibilities as a Christian man, and to glorify you. The very first thing I want to do is the first check it reminds me to say, "Thank you."

The second check is, I write a check to put into a savings account so that my family and I will not be in debt. The budget that I use, I have a budget that we spend certain things on, and then I have a buffer fund. A buffer fund is prevention from going into debt. Yesterday, we had a whole bunch of people over to our house. When I looked at our monthly food budget, we didn't have enough money in our food budget because with all the eight different people we had coming over, it just exceeded our monthly food budget. So I said to Becky, "I will transfer some money from our buffer fund into our checking account so that we can go buy the food for tomorrow. That way we're not in debt." You save this to spend.

You see, there are two kinds of saving. There's savings for the next generation. That might be your retirement for your children's education, whatever you want to do. That's what I would call permanent savings. Then there's another one that's an immediate savings, a buffer fund which prevents you from going into debt. Something happens. You need a new set of tires for your car. Is your car budget is exceeded because of four tires? Where do you go get that money? You go to your buffer fund. You pull that back into your checking account so that you don't spend it.

The way that I use my credit card is the day I spend on my credit card, I go home that night and write it out and pay for it on Quicken. Every time I use a credit card, I spend it the day that I use it. That way, you don't double spend. Most people say, "Well, I'm going to use the credit card because I don't have the cash." I look into the checkbook account and say, "Do I have money to use my credit card?" If I don't have money in the checking account to use a credit card, I don't use the credit card, because I'll be double spending. You can't do that.

Now I'm not saying you have to do it that way. All I'm trying to say, guys, is take it seriously how you

manage...be shrewd about it. Be smart about it. Be correct about it. Be wise. Those are indications of how much the Lord can trust you with the serious stuff. The way you manage your credit card is an issue of God saying that's a barometer of your true spiritual maturity. "How do you manage this little thing, because I want to give the being stuff, which is the kingdom."

If you really have a desire to be used by the kingdom of God, then manage your money well. It's a barometer of how well we do our thing. We've got to be careful, first of all, that we're not enslaved by materialism.

Driving here today, I had the radio on. I heard that Ross Park Mall shopping center at 6:00 this morning had 90% capacity filled. Six o'clock this morning. Ninety percent of the parking lot was filled. What does that say? That's an improper value system, isn't it? There's nothing wrong with shopping early to get a deal. I understand that. That's shrewdness. You might need to go do that. All I'm saying is when you look at the masses of people who make this such a big day...

Sig: I heard CBS did a report, and they found out that only 30% of the retailers offer, I mean, 30% of the goods you can buy on Black Friday are discounted. Most of them are the same price or even slightly higher. You really have to be a shrewd buyer...the mystique is everything on Black Friday is at a big discount. They found 30% of what's being sold is discounted.

Interesting. I read something a couple of years that Sears made more money off the interest on their credit card than they did on their entire retail sales. You understand that? They made more money on the interest on their credit cards than they did in all the volume of retail sales for a whole year. That's not very shrewd. It's shrewd on their part, but not very shrewd on our part.

Do you understand what Jesus is teaching us about money management? It's a barometer of how much he can trust us with the true riches. The first thing we have to realize is the danger of being enslaved in our heart, in our mind and in our will, by materialism.

The second thing I would call your attention to would be the devaluation. That would be Matthew 6:25-30. Covetous will not only cheapen our riches, but it will also change our lives. Covetousness is really desiring that which we don't have. That leads to idolatry. The Scripture says, "Covetousness, which is idolatry." What is idolatry? It is trusting someone or something to give us only what God can give us.

We're basically saying, "I'm trusting my 401k to give me security." There's nothing wrong with a 401k. But where is your trust for security? It's in the person and work of Christ. It's not in your 401k. When I take a look at my 401k, the first thing I say is, "Lord, thank you, but I'm not trusting it." Now I do that just to remind myself of something I need to do. I'm grateful for this. I'm thankful for it. But I'm not trusting in that. I'm not trusting in it. Who needs to hear that? I need to hear it. I need to hear myself tell myself that. Yes, I'm going to be shrewd in the way I manage it do it correctly. And yes, I'm going to do it honestly, with integrity. But I'm not trusting it, because I realize this. My 401k is not going to give me the peace and security that I want for my future. That's only going to come in a saving relationship with the Lord Jesus Christ. That's what I've got to remind myself. If you get wrapped up into your 401k so much, it's increase or it's decrease, it's going to change your mind and change your heart and change your will because you begin to act differently. You've got to be very, very careful that we don't devalue ourselves by the way that we look at our wealth as a means of devaluation, because it will change us.

We'll start to become worried and anxious. Anxiety is unnatural and it's unspiritual. In fact, the person who pursues money thinks that riches will solve their problems, when in reality, riches will create more problems. You see, material wealth gives a dangerous false sense of security. That's why I remind myself, "Thank you for this, but I'm trusting in it." It's a false sense of security. That can lead to tragedy.

Jesus said that, "Worry is sinful." Do you realize that? Worry is sinful. When we diligently worry by calling it some other name, we can dignify it, "Well, I just have a concern. I'm deeply concerned." That's just a cover up for perhaps it's just worry. How about, "Well I have a burden." Look at some of the other spiritual words that we use to cover up our worry. "I have a cross to bear." A cross to bear. We try to spiritualize what we really say is worry. Jesus said that worry is sinful. All this leads to is a false sense of security. Instead of helping us live longer, anxiety only makes life shorter. Look at Matthew 6:27. Worry, anxiety, actually shortens your life.

The Greek word translated "take no thought" literally means to be drawn in different directions. To be drawn in different directions. "Take no thought about tomorrow," the Scripture says. It means don't be drawn in two different directions. Worry pulls us apart.

You see, that's one of the reasons, brothers, I encourage people not to ask the question, "Why?" What does why do? It just fosters more worry. It fosters more anxiety, because you're trying to figure out something that you're never going to figure out. Don't ask the question, "Why?" So many times people say, "Why is she acting like that?" I have no idea. Neither do you. All that's going to do is just cause you anxiety and worry. "Why are our government officials making these decisions?" I have no idea why they're doing that. When you foster that by asking yourself the question, "Why?" it just deepens your anxiety, your worry, and that basically, Jesus says, is going to shorten your life because it's going eat up all your energy, because you're trying to figure out something that we don't know.

That doesn't mean that we sit back and do nothing. That's not what I'm saying. I think the great panacea of worry is...thankfulness. You see, when you're worrying, the best thing we ought to do is worship. Whenever you're worrying, start worshipping. What's the first way to worship?

Audience Member: Give it to God.

Give it to God by thanksgiving. You see, the attitude of gratitude is the great panacea for worry. You start thinking about the things that you do have, not the things you don't have. I'd encourage you to, just in our faith life as well as our material life, quit asking ourselves the question, "Why?"

The third reason, an indication of a false value system would be this—not only enslavement or devaluation—thirdly, I think it the loss of our testimony, a loss of our witness for Christ. You'll notice that in verses Matthew 6:31-33. To worry about material things is to live like to non-believer. If we put God's will and God's righteousness first in our lives, he'll take care of everything else. That's what we see in those verses.

You see, what a great testimony it is when a Christian desires to practice Matthew 6:33. What a tragedy it is when we try to fail to practice that. Look at Matthew 6:33. Everybody knows that. Somebody have that?

Audience Member: "But seek first the kingdom of God and his righteousness, and all these things will be added to you." (ESV)

You see, there's the great summary statement of how we manage or wealth. Who is it I want to please? Don't be like the hypocrites who do this get attention from the world.

Then lastly, I would offer for your consideration that Jesus talks about in Matthew 6 is the loss of joy. (Matthew 6:34) Notice, "Therefore do not be anxious about tomorrow, for tomorrow will be anxious for itself. Sufficient for the day is its own trouble." Don't ask the question, "Why?" Or "How come?" Just ask the question, "Lord, what do you want me to do?" Just ask the Holy Spirit to enable you to come to Christ and to see things clearly.

There's a loss of our great joy. Worrying about tomorrow does not help either today or tomorrow. If anything, it robs us of our effectiveness today because you're so worried about what's going to happen tomorrow. We've talked about this before. Paul says that Jesus told him that in the midst of all of his troubles and the thorn in his side that, "My grace is sufficient for you." Grace comes to us at the moment of application, not contemplation. In other words, you don't need it tomorrow; you'll need it today. Don't worry about tomorrow. God will give you the grace tomorrow when you have it, when you need it. You don't need to worry about it today saying, "I wonder what I'm going to do tomorrow when this occurs, when she does this or he does this or I'm in this event or I'm in this meeting. I wonder what will happen. Why do I need to do this? What do I need to do?" You start worrying about tomorrow. When will you need the grace? You need the grace tomorrow. You don't need it today when you're thinking about it.

Grace is given to us at the moment of application, not at the moment of contemplation. In other words, don't be anxious about those things. Just trust as you can, moment by moment, and allow Christ to do the rest for you. It really causes us to lose our joy.

Three words in this section really teach us how we can overcome this anxiousness and loss of our joy, which will lead us to some degree of management and victory over worry. The first the word faith. Look at Matthew 6:30, "But if God so clothes the grass of the field, which today is alive and tomorrow is thrown into the oven, will he not much more clothe you, O you of little faith?" You see, the very first things is faith. It is our faith in the person and work of Christ and our gracious Heavenly Father's ability to provide for us. If he's done this for the grass of the field, what's he going to do for us? You and I are his, we are his redeemed children. We are co-heirs with Christ. Don't you think he's going to provide for us more than he does for the grass of the field? That's the contrast Jesus is illustrating.

The second word is the word Father. Look at Matthew 6:32, "For the Gentiles seek after all these things, and your heavenly Father knows that you need them all." The second thing that really helps us understand this is Father. Faith, Father and the last one is first. (Matthew 6:33) Therefore, put the kingdom of God first.

Those are the ways in which we can help understand our loss of joy. This is a discipline, guys, that you and I really have to exhibit and work out very, very diligently, because the world's going to be after us and teach us exactly the wrong thing. This does not mean that you and I sit back and let God do everything. That's not what I'm saying. Jesus is certainly not teaching that in Matthew 6. He's not saying, "Let go and let God." No, he's saying DART, "Depend upon, adhere to, rely upon and trust in

Me." That means to believe. It's what the aggressive word in the New Testament means believe in the Lord Jesus Christ. It means to depend upon, adhere to, rely upon and trust in.

We're not suggesting sitting back and letting God do everything. We're just saying no, you exercise the gifts that's God's given you. You act shrewdly. Remember, we're managers. As Ted taught us last week, the whole concept of stewardship is you're responsible to manage somebody's else wealth and property. That's what we are managing. My life is not my own. I'm managing my own life because that is the life that God has given me. I'm a steward of that life. I'm a manager of that life. All the possessions that we have. We are managers of somebody else's property. It doesn't belong to us.

That's why Paul says, "I've learned to be content with two things—food and clothing." Food and clothing. Anything else is what? It's a gift. A job is not a right. It's a what? It's a gift. How do you manage that? Do you do that, seeking first the kingdom of God and all of the things and righteousness will be added to you? Do you go to work that way, thinking this is my job to manage this? I'm a manager of the job that God has given me because it's a gift? The car that I drive is a gift. The marriage that I have a gift. The children I have are gifts. How do I look at those things?

Brian: Any Scriptures or any suggestions on...one of the biggest challenges that I run into is the fact of abiding in Christ, and in the same time, also planning. Paul plans, and how to do that [UNCLEAR]. Too often, I do things in my own power. I say, you know, seek ye first the kingdom and all these things will be given to you, so that's my battle cry, but then how can I do it? Any other Scriptures than this to really dive into, to help us through that?

Anybody want to help our brother? Yes please.

Audience Member: It's a passage in Proverbs that says, "The heart of man plans his way, but the Lord establishes his steps." (Proverbs 16:9)

There you go.

Audience Member: Amen.

That's excellent.

Sig: Also in Matthew 5:44-45, "44But I say to you, Love your enemies and pray for those who persecute you, 45 so that you may be sons of your Father who is in heaven. For he makes his sun rise on the evil and on the good, and sends rain on the just and on the unjust." Maybe that's out of context, but he's talking about loving your enemies, but it's you said before, what are you worried, I mean, it's hard not to worry about things, with our economy uncertainty, but if God our creator is saying, "Love your enemies," and don't worry about, I'm going to send rain on them or cause the sun the rise, their crops to grown and things," [UNCLEAR] like anything. It's like his obligation, I think, when I read those, his obligation [UNCLEAR] is to take care of all of us, and those of us even more particularly that are in his kingdom. I mean, look at the riches that we know about, that maybe our pagan brothers aren't aware of, and maybe they don't worry because they've got a bigger bank account.

That's what Jesus is saying in Luke 12 is they're shrewd about that, the way they deal it, they're shrewder than we are.

Sig: Yeah. They think money will save them.

That's right. And the way they go...they are much more shrewd in the way they look at than we are shrewd in the way we look at it. That's a great verse in Proverbs. You plan, but the Lord guides your steps. Here's another one I would take us to—Proverbs 24. Brian, maybe this will be helpful. Let me introduce this. One of the six things we know that is God's revealed will for us is that we're submissive. The word submissive means come under the authority of. When the Scripture says a wife be submissive to your husband, it means literally this—come under the authority of. The word submissive means to line up under the authority that is given to you. It's a military term that basically says before you go into battle, you line up correctly so that you protect yourselves. That's what it means to be submissive, as opposed to just being all over the place.

To be submissive means to come under the authority of the protection of something. Now, that means this. When you are planning, you plan as much as you can, but you're submitting that planning to God's grace to guide your steps. I'm taking the act of my planning and submitting it. There's a difference between trusting and entrusting. Where never told to entrust ourselves to people; we're told entrust ourselves to God, but we are to submit people. That means you submit yourself to people, as the Scripture says, but you take that and you entrust that to God. You entrust your activity of planning to God. You don't submit that to people; you submit to the planning, but you entrust that act of planning to God. You see the difference?

We're told that Jesus submitted to man, but entrusted himself to God. We're never told, in the Scripture, to entrust ourselves to man; we're told entrust ourselves to God, but submit to man. You take that act of submitting to man, and you entrust that activity to God. That's what I...see the difference?

Now here, let me show you how this works very practically. Proverbs 24:3-4, "³By wisdom a house is built, and by understanding it is established; ⁴by knowledge the rooms are filled with all precious and pleasant riches." Three words there—knowledge, wisdom and understanding. Here is planning. Planning starts with knowledge. Knowledge is this—the desire and the ability to know truth. The desire and the ability to know truth. It starts with that. Wisdom is the application of that knowledge. Wisdom is not the accumulation of knowledge; it's the application of knowledge. When you're planning, you start off with what is true. I have a desire to find out what is true. I'm going to seek the knowledge of my planning. This is what I need to do. You do all the research you need to find that which is true. That's knowledge.

Then you say, "Now, how do I apply that which I just researched and planned and just found out?" That is wisdom. Wisdom is the application of knowledge. Then by understanding, it is established. Understanding is understanding or knowing the difference of the consequences of the choices you make. Understanding is understanding the consequences of the choices you make. In your planning, you need three things. By wisdom, a house a built. In other words, by the application of the truth, your house is built. By understanding, it is established. It is solidified and established when you understand the consequences of your choices. And thirdly, by knowledge, the rooms are filled with all precious and pleasant riches.

Three keywords in planning, Brian, I would offer for your consideration would be that verse. Start off with knowledge, and then wisdom and then understanding.

Sig: Brian, aren't you a pilot? Do you have pilot training?

Brian: Was, yes.

Sig: I'm more of a private pilot. I know there's other pilots in the room. If you file an Instrument Flight Plan it's usually because the weather conditions aren't the best. It's soup up there and you can't see the ground, so you submit a flight plan. Pittsburgh Central accepts it. Then when you get up in the air, you're flying by the instruments. But Pittsburgh Central is talking to you. Right? They're giving you separation from other planes, they're guiding you if there might be bad weather ahead or whatever. Maybe that's a crude analogy, but in some ways, those of us, I'm scared to death to fly in instrument conditions. I never got beyond that. But in some ways, it taught me a lesson about letting go and trusting the system, you know, obviously it's not as good as God, but it's out there to protect us, to give us separation and warning about storms, hazardous conditions or whatever, and you sort of trust that and go ahead with your flight plan because you know you're covered. I don't know if that's helpful.

That makes sense.

Bill: [UNCLEAR] in Proverbs that says, "Trust in the Lord with all your heart and lean not on your own understanding." Bishop Rogers says [UNCLEAR]...most of us have found out in the process of maturity [UNCLEAR]...

Yes. Right. You can work as hard as you can in your planning, but you take that and you entrust that activity of planning, you entrust that to God. That's what it means. You don't trust your own mechanism, your own default system, which is faulty, your own failures. What you do is you work the best you can and you entrust that activity to God. Do you understand the difference between submitting and entrusting?

Dick: A while back, Bruce, you had talked about, which I thought was very unusual, in explaining this about your boss. You submit to your boss, but you entrust to God.

That's it. That's a good illustration. That's practical for all of us. Look, the Scripture says, "Be submissive to your authority." What if your authority is a jerk? That means I don't have to do it. Right? I don't have to do it because he or she's a jerk, right? No. That's not right. Scripture says, "Be submissive to your authority." That's an act of spiritual maturity. It doesn't mean it's easy; it's going to be comfortable. But it's the right thing to do. When you do that, you take that act of submission and you entrust that to God, that he will use it because he's the ultimate authority. Remember Romans 13, "All authority is given by God." The real issue is this—who do I believe is bigger? My boss or God? Who's bigger? If you really understand that God is bigger, then you then can have the ability to entrust yourself to submit to your superior, but entrust that to God. You're really entrusting everything to God.

There's no Scripture that ever says that you and I are to entrust ourselves to an authority. We submit to an authority—that means come under the protection of—and you take that activity and you entrust that to God and say guide my steps. That's how we do it. Is that helpful?

Brian: Yes. Let me read this back to you [UNCLEAR]. Pray for wisdom, discernment, guidance on what that...pray through your plan. Then once you get your plan, I can't remember the exact passage, but in Ephesians, your days are...

Ordered.

Brian: No, the one that the days are evil, for the days are evil.

Ephesians 5. Use your time wisely for the days are evil.

Brian: Once you pray through your plan, you're saying it's the activities within your plan, so be disciplined to do that plan that you've prayed through, and then entrust God to [UNCLEAR]. Don't worry about it. As long as you're doing that which you've committed to within that plan...

See, you're entrusting the Holy Spirit to enable you to come up with a good plan. That's what it means to be spirit led. You're entrusting the Holy Spirit to enable you to do that. At the same time, after you've trusted the Holy Spirit to enable you to do that plan, you're now going to entrust the Holy Spirit to enable you to trust Christ with guiding the steps. Either way, you're entrusting him.

Bill: If you go back to where you started worry, I understand worry is to twiddle your thumbs, to sit and do nothing but fret, sink into the chair and die. Concerned is planning and trusting in God.

Yeah, there's a difference between that. Worry will just eat yourself alive.

Bill: Another verse in Proverbs says, "Unless the Lord builds the house, they that build it labor in vain."

In your own efforts. You see, one of the critical words for us to understand is the word enable. May the Holy Spirit enable us to do this. It's not your own strength. It's not your own abilities. It's not your own skill sets. You see, we have a default system that is basically faulty. We have to have the Holy Spirit... that's what it means to be spirit led. Holy Spirit, would you enable me to plan this well, because my own efforts are going to be a failure. They're going to be a failure. You've got to enable me to do this. That's what it means to be entrusting even the process of your planning. You're entrusting that as you go, because you're asking the Holy Spirit to enable you to do that. As opposed to saying I'm just going to do it on my own, then I'm going to give it to God. That's a different attitude. What I'm saying is Holy Spirit, would you just enable me to do this.

I mean, that's like a person who's a non-believer. They can't come to saving faith. They can't invite Christ into their life. What we have to do is say, "Father, would you enable that person to do that." They can't do that on their own. The Holy Spirit's got to enable them because their skill set is faulty. They can't do that. They can't choose to come to saving faith. The Holy Spirit has to enable them to come to Christ. That's why when you give an invitation, if you're going to do that, you've got to use the word enable, because they can't do it themselves. The Holy Spirit's got to enable them to do it.

The point of our study today in Matthew 6 is who do you want to please in the area of our giving, in the area of our praying, in the area of our spiritual disciplines and fasting, in the area of our wealth management? The whole issue is this. We've got to do the best we can. Do it with integrity. Do it with honesty. You entrust those activities to God to guide your steps. That's what it means to do everything for the glory of God. You do the best you can having the Holy Spirit enable you in your activities because our system of our own skills sets are faulty. We've having him enable us to do that. You're taking that and entrusting it to God and saying, "Lord, now guide my steps." That's why thanksgiving is

such a great panacea for worry. We just say, "Lord, thank you for the privilege. Thank you for the Holy Spirit who enables me to do these things," because it's really not in your own strength. If you rely upon your own strength, it's going to be a disaster, especially in the area of money management. Who do you want to please? That's the real issue.

Let's pray. Father, would you enable us this morning to take the truths of which you have given us, the knowledge from your will, from your Word, from your mind, would you enable us to have the wisdom to apply that which is biblical. Would you give us the understanding of understanding in advance the consequences of the choices that we make. Father, we just pray that you would give us heart for knowledge, that you would give us the enablement to apply it wisely, and that you would enable us to understand the consequences of our choices. Father, we are absolutely dependent upon you and the ministry of your Holy Spirit on us. Father, helps us, as Paul writes to the church at Ephesus, use your time wisely, for the days are evil. Father, would you enable us to be wise today in the use of our time for Jesus' sake. All the Brave Men said...Amen!!