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INTRO – THE WISDOM WAY

¹⁹ *The Lord by wisdom founded the earth;
By understanding He established the heavens;
Proverbs 3:19 (NKJV)*

A. Wisdom is the foundation; God spoke, but first he had a plan. Some think the wisdom of the lord and the word of the Lord are in conflict – but they are not.

³ *Through wisdom a house is built,
And by understanding it is established;*
⁴ *By knowledge the rooms are filled
With all precious and pleasant riches.
Proverbs 24:3-4 (NKJV)*

B. Only god can make things to grow

1. 1 Cor, one plants, one waters, only god can make it grow

2. Unless the lord builds the house

C. Spiritual nomads vs. builders. Much teaching/emphasis about following the Lord, responding to his voice

D. Builders must do things differently

E. Bill Gates, Warren Buffett follows these principles – they almost always work. Of course God always has a trump card, but these work.

INTRO – TAKE THE MOUNTAIN (POR 2013)

A. In the beginning God designed the earth to be a wealth-creation machine:

¹¹*Then God said, “Let the earth bring forth grass, the herb that yields seed, and the fruit tree that yields fruit according to its kind, whose seed is in itself, on the earth”; and it was so. ¹²And the earth brought forth grass, the herb that yields seed according to its kind, and the tree that yields fruit, whose seed is in itself according to its kind. And God saw that it was good. ¹³So the evening and the morning were the third day. Genesis 1:11-13 (NKJV)*

At the foundation, at the very beginning, he designed a system for unmatched wealth creation. It was built into the design of the earth from the beginning. It was a system of multiplication that would produce unparalleled wealth.

If you were to start with 1 bushel of wheat and every year were able to plant it and get a 100 fold harvest, then you planted all of that harvest, and got another 100-fold harvest. Do you know how much you would have in the 7th year? 100 trillion bushels. (100; 10,000; 1M; 100M; 10B; 1T; 100T)

B. The system is a perfect example of the partnership with God and man. We cannot do God's part and he will not do our part. If ground is not cleared, seeds are not planted and cared for nothing will grow. Only God can make a seed grow.

C. God then gave this system to man as its steward:

27So God created man in His own image; in the image of God He created him; male and female He created them. 28Then God blessed them, and God said to them, "Be fruitful and multiply; fill the earth and subdue it; have dominion over the fish of the sea, over the birds of the air, and over every living thing that moves on the earth." 29And God said, "See, I have given you every herb that yields seed which is on the face of all the earth, and every tree whose fruit yields seed; to you it shall be for food. Genesis 1:27-29 (NKJV)

D. And we were told to subdue and have dominion over the earth

Subdue = Heb Kaw-bash – to make subservient, to dominate

***1 The earth is the LORD's, and all its fullness,
The world and those who dwell therein.
Psalm 24:1 (NKJV)***

***1 Thus says the LORD:
"Heaven is My throne,
And earth is My footstool.
Isaiah 66:1 (NKJV)***

Isaac is an example:

12Then Isaac sowed in that land, and reaped in the same year a hundredfold; and the LORD blessed him. 13The man began to prosper, and continued prospering until he became very prosperous; Genesis 26:12-13 (NKJV)

E. God himself is a farmer:

1My Father is the vinedresser. John 15:1 (NKJV)

1. The word is γεωργός [*georgos* /gheh·ore·gos/] "tiller of the soil"

Christians are getting stuck on a few questions. They are asking the wrong questions and questioning their right to the mountains. It is a scheme to get Christians to abdicate their rightful place in society.

F. Permission to engage the system

1. Christians often question whether or not they should engage the system and invest their lives in such a way to win.

¹²Therefore He said: "A certain nobleman went into a far country to receive for himself a kingdom and to return. ¹³So he called ten of his servants, delivered to them ten minas, and said to them, 'Do business till I come.'" Luke 19:12-13 (NKJV)

Jesus gave them authority to operate in the earth; he commanded them to engage the system in trading & business; He expected them to operate in such a way to win.

¹⁵ "And so it was that when he returned, having received the kingdom, he then commanded these servants, to whom he had given the money, to be called to him, that he might know how much every man had gained by trading. ¹⁶ Then came the first, saying, 'Master, your mina has earned ten minas.' ¹⁷ And he said to him, 'Well done, good servant; because you were faithful in a very little, have authority over ten cities.'" Luke 19:15-17 (NKJV)

G. Waiting on God to initiate

1. What would you say to a farmer who waited on a word from the Lord to plant his crop? There is a window for harvest and we simply need to plant in that window unless God clearly leads us not to.

H. Permission to pursue wealth

1. Equivalent eating only rice and beans so you won't be tempted with gluttony; or never accepting a promotion so you won't have to deal with pride. God created these things for our good; certainly blessing can be abused; but God gets the most glory when we walk in all his blessings with our passions and our flesh subdued

*² Bless the LORD, O my soul,
And forget not all His benefits:
Psalm 103:2 (NKJV).*

What would you say to a person who refused to accept Jesus' healing power because they wanted to stay in a place of weakness and humility?

2. Wealth is part of the covenant blessing:

*²² The blessing of the LORD makes one rich,
And He adds no sorrow with it.
Proverbs 10:22 (NKJV)*

3. Wealth is part of our promises and inheritance purchased for us

¹"Now it shall come to pass, if you diligently obey the voice of the LORD your God, to observe carefully all His commandments which I command you today, that the LORD

your God will set you high above all nations of the earth. ² And all these blessings shall come upon you and overtake you, because you obey the voice of the LORD your God:
³ “Blessed shall you be in the city, and blessed shall you be in the country.
⁴ “Blessed shall be the fruit of your body, the produce of your ground and the increase of your herds, the increase of your cattle and the offspring of your flocks.
⁵ “Blessed shall be your basket and your kneading bowl.
⁶ “Blessed shall you be when you come in, and blessed shall you be when you go out.
⁷ “The LORD will cause your enemies who rise against you to be defeated before your face; they shall come out against you one way and flee before you seven ways.
⁸ “The LORD will command the blessing on you in your storehouses and in all to which you set your hand, and He will bless you in the land which the LORD your God is giving you.
⁹ “The LORD will establish you as a holy people to Himself, just as He has sworn to you, if you keep the commandments of the LORD your God and walk in His ways. ¹⁰ Then all peoples of the earth shall see that you are called by the name of the LORD, and they shall be afraid of you. ¹¹ And the LORD will grant you plenty of goods, in the fruit of your body, in the increase of your livestock, and in the produce of your ground, in the land of which the LORD swore to your fathers to give you. ¹² The LORD will open to you His good treasure, the heavens, to give the rain to your land in its season, and to bless all the work of your hand. You shall lend to many nations, but you shall not borrow. ¹³ And the LORD will make you the head and not the tail; you shall be above only, and not be beneath, if you heed the commandments of the LORD your God, which I command you today, and are careful to observe them. ¹⁴ So you shall not turn aside from any of the words which I command you this day, to the right or the left, to go after other gods to serve them.
Deuteronomy 28:1-14 (NKJV)

4. All the promises are “yes” in Christ. But we must say “Amen”
²⁰ For no matter how many promises God has made, they are “Yes” in Christ. And so through him the “Amen” is spoken by us to the glory of God. 2 Corinthians 1:20 (NIV)
5. We need to understand the value of wealth without getting caught up on our personal gain. We need wealth to care for others and to expand the influence of the Kingdom of God in the earth.
6. Traditionally Jews understand production, multiplication
7. Jesus clearly warned about wealth:
 - a. Matt 19:23: “It is difficult for a rich man to enter into the kingdom of heaven.” He then went on to say, “With God all things are possible.” My answer: don’t be a “rich man” be a “generous man.”
 - b. Luke 12 the parable of the rich man who stored up his riches. Jesus injunction was not against wealth but, “So is he who lays up treasure for himself, and is not rich toward God.” So be rich toward God

- c. Luke 16 the parable of the rich man and Lazarus: Jesus' indictment was that the rich man cared for his own needs but not the needs of poor Lazarus.
 - d. 1 Tim 6:17: "Instruct those who are rich in this present age not to be haughty or trust in uncertain riches...to do good, be rich in good works, ready to give, willing to share.:
 - e. 1 Tim 6:10 "For the love of money is a root of all kinds of evil." So don't love money but love the good it can do for others.
 - f. Matt 6: 33: Seek first the Kingdom of heaven and his righteousness and all these things will be added to you." Jesus was primarily addressing those pursuing their provision with fear of lack. He was not addressing our pursuit of stewardship. But it is certainly foolish to pursue our provision to the neglect of our spirituality.
 - g. Matt 6:20 "Do not lay up for yourself treasures on earth, but lay up treasures in heaven." Again speaks of personal pleasure and trust in riches to the neglect of the needs of others.
8. Many wealthy were praised. All were not focused on their own pleasure but were "rich toward God."
- a. Isaac
 - b. Abraham, the "father of faith"
 - c. David, who gave \$5B in an offering
 - d. Cornelius (Acts 10) who "alms have ascended as a memorial to God."
- I. Urgency of the End Times
- 1. Jesus Begins his discourse on the end time in Matt 24 with the main point of "do not be troubled"
⁴And Jesus answered and said to them: "Take heed that no one deceives you. ⁵For many will come in My name, saying, 'I am the Christ,' and will deceive many. ⁶And you will hear of wars and rumors of wars. See that you are not troubled; for all these things must come to pass, but the end is not yet. ⁷For nation will rise against nation, and kingdom against kingdom. And there will be famines, pestilences, and earthquakes in various places. ⁸All these are the beginning of sorrows. Matthew 24:4-8 (NKJV)
 - 2. Jesus ends Matt 24 with the exhortation to be faithful and wise in our stewardship of the earth. He makes it clear we are in charge:

⁴⁵“Who then is a faithful and wise servant, whom his master made ruler over his household, to give them food in due season? ⁴⁶Blessed is that servant whom his master, when he comes, will find so doing. ⁴⁷Assuredly, I say to you that he will make him ruler over all his goods. Matthew 24:45-47 (NKJV)

3. Jesus continued his discourse with the parable of the talents, which outlines what we are to do until He returns.
 - a. “Traveling” to a far country – Jesus speaking of this period between his first and second coming
 - b. He entrusted each with talents (money & gifts) with the expectation of them to be multiplied during his absence.
 - c. How they multiplied the talents was up to them. They were stewards which meant they had authority to act but were accountable for the results.
 - d. The one with 10 earned 10, the one with 5 earned 5. Jesus called them “good and faithful:”
 - e. The one with 1 talent hid the talent, and did not multiply, because he had a bad theology. Our economy flows out of our theology. If you have a theology of scarcity and judgment and fear, your economy will be barren. The scheme of the enemy is to deceive us into hiding our talent:
 - (1) Unable to move forward without a specific instructions
 - (2) Fear of the future
 - (3) Hopelessness
 - (4) Fear of wealth

I. DILIGENCE AND FAITHFULNESS

A. Hard Work

*⁴He who has a slack hand becomes poor,
But the hand of the diligent makes rich.
Proverbs 10:4 (NKJV)*

*²⁴ The hand of the diligent will rule.
But the lazy man will be put to forced labor.
Proverbs 12:24 (NKJV)*

³⁰*I went by the field of the lazy man,
And by the vineyard of the man devoid of understanding;
³¹And there it was, all overgrown with thorns;
Its surface was covered with nettles;
Its stone wall was broken down.
³²When I saw it, I considered it well;
I looked on it and received instruction:
³³A little sleep, a little slumber,
A little folding of the hands to rest;
³⁴So shall your poverty come like a prowler,
And your need like an armed man.
Proverbs 24:30-34 (NKJV)*

B. Dreamers

¹¹ *He who works his land will have abundant food,
but he who chases fantasies lacks judgment.
Proverbs 12:11 (NIV)*

C. Diligence and Sovereignty

1. The Christian walk is a cooperation with God and His grace. We cannot do His part, but He won't do our part. His part includes giving us supernatural wisdom and favor; our part includes diligence and faithfulness.
2. What would you say to a farmer who planted no seed and prayed for a big harvest? What would you say to a student who never studied but prayed for answers to the tests?

⁷*Do not be deceived, God is not mocked; for whatever a man sows, that he will also reap.
Galatians 6:7(NKJV)*

3. There are two errors related to understanding God's sovereignty: 1) emphasizing human works, not looking to God for answers; 2) Trusting God to move without us doing our part.

D. Parable of the Talents

¹⁴*For the kingdom of heaven is like a man traveling to a far country, who called his own servants and delivered his goods to them. "And to one he gave five talents, to another two, and to another one, to each according to his own ability; and immediately he went on a Journey.*

God give responsibility to each one according to his or her ability. If God gives a person a lot of abilities, that person has more entrusted to them and has greater accountability to God.

¹⁶*Then he who had received the five talents went and traded with them (he was diligent and faithful), and made another five talents. “And likewise he who had received two gained two more also. “But he who had received one went and dug in the ground, and hid his lord’s money. “After a long time the lord of those servants came and settled accounts with them.*

The first two traded and were diligent and faithful. As a result: they were given more.

²⁰*”So he who had received five talents came and brought five other talents, saying, ‘Lord, you delivered to me five talents; look, I have gained five more talents besides them.’ His lord said to him, ‘Well done, good (a heart to please the Lord) and faithful (diligent and hard-working) servant: you were faithful over a few things, I will make you ruler over many things. Enter into the joy of your lord.’²²He also who had received two talents came and said, ‘Lord, you delivered to me two talents; look, I have gained two more talents besides them.’²³His lord said to him, ‘Well done, good and faithful servant; you have been faithful over a few things, I will make you ruler over many things. Enter into the joy of your lord.’*

²⁴*”Then he who had received the one talent came and said, ‘Lord, I knew you to be a hard man, reaping where you have not sown, and gathering where you have not scattered seed. “And I was afraid, and went and hid your talent in the ground. Look, there you have what is yours.’*

²⁶*”But his lord answered and said to him, ‘You wicked and lazy servant, you knew that I reap where I have not sown, and gather where I have not scattered seed.*

Jesus did not agree with the man’s excuses. He called him “wicked.” Wicked is referring to his unwillingness to serve the master’s will. He also said “lazy,” Referring to his unwillingness to work hard.

²⁷*So you ought to have deposited my money with the bankers, and at my coming I would have received back my own with interest. ²¹So take the talent from him, and give it to him who has ten talents.*

¹⁴*For to everyone who has (is faithful), more will be given. and he will have abundance; but from him who does not have, even what he has will be taken away. Matthew 25:14-29 (NKJV)*

Those who are faithful with little get more. Those who are unfaithful with little will have responsibilities taken away.

E. Principle of Faithfulness and Responsibility

¹⁰*”He who is faithful in a very little thing is faithful also in much; and he who is unrighteous in a very little thing is unrighteous also in much. Luke 16:10 (NASB95)*

1. Anything worth doing is worth doing with all our heart. Those who are successful (including IMs) are hard working.

II. PLANNING

⁵ *The plans of the diligent lead surely to plenty,
But those of everyone who is hasty, surely to poverty.*

Proverbs 21:5 (NKJV)

²⁸*For which of you, intending to build a tower, does not sit down first and count the cost, whether he has enough to finish it— Luke 14:28 (NKJV)*

- A. Me “the plan is golden”
- B. No shortage of money; a shortage of perfect plans
- C. Planning is the least costly mistakes
- D. Example: “If you build it they will come” Pastors buying or renting expensive space; people spending on businesses without a strong plan

III. COUNSEL

¹⁸ *Plans are established by counsel;
By wise counsel wage war.*
Proverbs 20:18 (NKJV)

¹⁴ *Where there is no counsel, the people fall;
But in the multitude of counselors there is safety.*
Proverbs 11:14 (NKJV)

²² *Without counsel, plans go awry,
But in the multitude of counselors they are established.*
Proverbs 15:22 (NKJV)

- A. Multitude of counsel
- B. Informed counsel (ask a businessman to review a business plan)

IV. TEACHABLE

IMO: this is the #1 reason businesses fail; Restaurant impossible

¹⁵ *The way of a fool is right in his own eyes,
But he who heeds counsel is wise.*
Proverbs 12:15 (NKJV)

²⁰ *Listen to counsel and receive instruction,
That you may be wise in your latter days.*
Proverbs 19:20 (NKJV)

- A. My example: Learning from those VC’s who didn’t invest in NS

V. KNOWLEDGE AND SKILL

³ *Through wisdom a house is built,*

*And by understanding it is established;
4 By knowledge the rooms are filled
With all precious and pleasant riches.
Proverbs 24:3-4 (NKJV)*

- A. I am amazed at the presumption of people; people who think God will give them a business, but who don't study business; if you are called to business, learn accounting, management, marketing;

Example: investors on Iraqi Dinar

- B. The supernatural comes to the foundation of the natural

17 As for these four young men, God gave them knowledge and skill in all literature and wisdom; and Daniel had understanding in all visions and dreams. Daniel 1:17 (NKJV)

*21c He gives wisdom to the wise
And knowledge to those who have understanding.
Daniel 2:21 (NKJV)*

Meaning: supernatural wisdom (the knowledge of the king's dream and the interpretation) to the wise (learned)

Example: MK invented a new surgical instrument

Example BF dream of bug in code – I had to be a programmer to have the dream

VI. EXCELLENCE

- A. If God has called you to do something, be the very best

*29 Do you see a man who excels in his work?
He will stand before kings; Proverbs 22:29 (NKJV)*

*20 And in all matters of wisdom and understanding about which the king examined them, he found them ten times better than all the magicians and astrologers who were in all his realm.
Daniel 1:20 (NKJV)*

- B. Col 3:22-24

VII. FOCUS

- A. Laserbeam – light that is so focused so photons go in exactly same direction that actually has power to cut. Focus = impact. ZT or KE, BF, or Mike bickle. Undistracted, single-minded.

- B. If you say yes to everything, you will not do anything well.

- C. Never be able to maintain excellence without focus. Important to decide, what is to be your focus and being to trim your life down (say no to other things in order to say yes to the things you want to focus on).

VIII. SCALE

- A. Whatever you sow you also reap
⁷Do not be deceived, God is not mocked; for whatever a man sows, that he will also reap. Galatians 6:7 (NKJV)
- B. With the measure you use it will be measured back
³⁸Give, and it will be given to you: good measure, pressed down, shaken together, and running over will be put into your bosom. For with the same measure that you use, it will be measured back to you.” Luke 6:38 (NKJV)
- C. It is a numbers game; as a farmer, if you sow 1 acre or 100, who will have a bigger harvest?

IX. INTEGRITY

- A. Blessings on the righteous
^{6a} Blessings are on the head of the righteous. Proverbs 10:6 (NKJV)
^{11a} Wealth gained by dishonesty will be diminished, But he who gathers by labor will increase. Proverbs 13:11 (NKJV)
- B. Transfer of wealth to the righteous
²²A good man leaves an inheritance to his children’s children, But the wealth of the sinner is stored up for the righteous. Proverbs 13:22 (NKJV)
- C. The righteous are those who do what is right
²²Lying lips are an abomination to the Lord, But those who deal truthfully are His delight. Proverbs 12:22 (NKJV)
²³Diverse weights are an abomination to the Lord, And dishonest scales are not good. Proverbs 20:23 (NKJV)
- Paying taxes
²¹And He said to them, “Render therefore to Caesar the things that are Caesar’s, and to God the things that are God’s.” Matthew 22:21 (NKJV)

How can we ask the Lord to bless something, to multiply something, to inhabit something that he hates?

X. TEAM

¹²For as the body is one and has many members, but all the members of that one body, being many, are one body, so also is Christ. 1 Corinthians 12:12 (NKJV)

One can put a thousand to flight...

- A. No person has all gifts and talents, everyone has weaknesses. Put together a team that has different components.
- B. Don't focus on weaknesses. Build a team that compensates for your weakness and then honor one another and defer to one another in the area of strengths.
- C. Part of teamwork is submission. You don't have to be the one that always knows the answer.
- D. The best leaders are not the smartest or most talented; they are the best at assembling and empowering teams

XI. INGENUITY AND INNOVATION

²“See, I have called by name Bezalel the son of Uri, the son of Hur, of the tribe of Judah. ³And I have filled him with the Spirit of God, in wisdom, in understanding, in knowledge, and in all manner of workmanship, ⁴to design artistic works, to work in gold, in silver, in bronze, ⁵in cutting jewels for setting, in carving wood, and to work in all manner of workmanship. Exodus 31:2-5 (NKJV)

- A. Story: Bezalel, spirit of wisdom (break down the verse).
- B. Creative problem solving.
- C. Jim Bakker – two million in debt, got idea for crank-up flash light.
- D. All of the greatest entrepreneurs are great innovators; they did things differently
- E. God is creative, and we were made in his image, so we're creative. We can operate in a dimension of the Holy Spirit where he gives us creativity. There is always a solution and answer.

XII. SIMPLICITY

¹⁷...He who loves pleasure will become poor; whoever loves wine and oil will never be rich. Proverbs 21:17 (NIV)

XIII. SAVING

⁷The rich rules over the poor,

*And the borrower is servant to the lender.
Proverbs 22:7 (NKJV)*

⁸ *(the ant) Provides her supplies in the summer,
And gathers her food in the harvest.
Proverbs 6:8 (NKJV)*

- A. We can't get rich my borrowing (housing crisis). Debt is not the way to get rich. Funding out of savings in the way to get rich.
- B. Americans spend 35% of their income on interest.
- C. Miracle of compounding.

XIV. GENEROSITY

¹ *To the Chief Musician. A Psalm of David.
Blessed is he who considers the poor;
The Lord will deliver him in time of trouble.*
² *The Lord will preserve him and keep him alive,
And he will be blessed on the earth;
You will not deliver him to the will of his enemies.*
³ *The Lord will strengthen him on his bed of illness;
You will sustain him on his sickbed.
Psalm 41:1-3 (NKJV)*

³⁸ *Give, and it will be given to you: good measure, pressed down, shaken together, and running over will be put into your bosom. For with the same measure that you use, it will be measured back to you.”
Luke 6:38 (NKJV)*

XV. HEART

- A. Have a heart in the doing of the business. “it’s not personal, it’s business” –you’ve got mail. With God, it is personal. Employee, customer, competitor –they are human beings that God loves. Treat people with heart, as if they were your child. Is. 58

³ *‘Why have we fasted,’ they say, ‘and You have not seen?
Why have we afflicted our souls, and You take no notice?’
“In fact, in the day of your fast you find pleasure,
And exploit all your laborers.
Isaiah 58:3 (NKJV)*

- B. Tim Vaughn, computer recycling –wanted to help the poor. Doing businesses that have a heart. The Lord wants to bless these. Building business that care (about whoever). Business is personal –there’s no separation. The dignity of a human being, made in his image.

XVI. BALANCE

- A. Life balance. What does it profit a man to gain the whole world but lose his soul? A lot of people have a “megamentality” more is always better. Right-size your business and activities. What the Bible called covetousness is the “more spirit.” People end up neglecting their families, spouse, and putting people that God loves out of business. God is wanting each of us to have boundaries in our lives. Deut verse, don’t move the boundary stones (stealing someone else’s farm land). If you do business in A and go into business in B when God never called you in B, you take away from who God DID call to B and taking away from your family.
- B. Covetousness and contentment - Matthew 6: eye is the lamp of the body. Covetous eye (see notes)

XVII. UNSELFISHNESS

*³You ask and do not receive, because you ask amiss, that you may spend it on your pleasures.
James 4:3 (NKJV)*