

Introduction

For the past few weeks we have been looking at what the Scriptures say about our finances. We saw that God is the Owner of all things, and that we are merely Stewards. God expects us to be good stewards, and to use His resources for His purposes. We also saw that God wants to bless His people. There was a condition: we must do things according to His word. His will, purposes, and desires are found in His word. Therefore, for us to be good stewards, we must study and meditate on His word so that we are careful to do according to all that is in His word.

(Joshua 1:8) ""This book of the law shall not depart from your mouth, but you shall meditate on it day and night, so that you may be careful to do according to all that is written in it; for then you will make your way prosperous, and then you will have success."

We saw in God's word that He wants us to be the lender, not the borrower. God wants His people to be free of debt. Most of us have bought into the world system in America that uses debt extensively. We need to become committed to becoming debt free and living in financial freedom.

Then, we took an in-depth look at tithing. God blessed Abram as he brought his tithes to Melchizadek. It was an exchange. There was an exchange of tithes and blessings. We saw that tithing was before the law, and is also in the New Testament. We are not under a law to tithe, but we have an opportunity to participate in the Kingdom with our tithes.

Last week we look at three key ingredients to a foundation in finances. We saw that God is the source of our ability to make wealth. Therefore, we need to have Proper Humility. Second, we need to have Proper Focus. We are not to fix our hope on the uncertainty of riches, but to fix our hope on God, who richly supplies us with all things to enjoy.

(1 Timothy 6:17) "Instruct those who are rich in this present world not to be conceited or to fix their hope on the uncertainty of riches, but on God, who richly supplies us with all things to enjoy."

The third ingredient is that we need to have Proper Perspective. Worldly riches are temporal. Jesus told us not to lay up for ourselves treasures on earth, but to lay up treasures in heaven. We need to make investments that will reap eternal rewards.

(Matthew 6:19-21) ""Do not lay up for yourselves treasures upon earth, where moth and rust destroy, and where thieves break in and steal. {20} "But lay up for yourselves treasures in heaven, where neither moth nor rust destroys, and where thieves do not break in or steal; {21} for where your treasure is, there will your heart be also."

This week, we want to look at three principles of investments. It starts with developing good work habits. Second, we must live frugally so that we have money to invest. Third, we must be wise investors. God expects us to have a good return on our investments.

1. Develop Good Work Habits
2. Live Frugally
3. Invest Wisely

1. We should develop good work habits.

Last week we saw how God used a donkey to rebuke Balaam. This week we are not going to look at a donkey, but at ants. In Proverbs 30, Solomon said that there are four things that are small on the earth, but are exceedingly wise. The first small thing he mentions is an ant. He says that "ants are not a strong folk, but they prepare their food in the summer.

(Pro 30:24-25) "Four things are small on the earth, But they are exceedingly wise: {25} The ants are not a strong folk, But they prepare their food in the summer;"

What that means is that ants work when it is time to work. They are not playing solitaire at work. They don't have to hide their computer screen from the boss. They are preparing their food in the summer. They are working when it is time to work.

In Proverbs 6, Solomon says for us to go to the ant and observe her ways and be wise. We are to learn from an ant. We can learn how to be good workers from the ants. What do we learn? We learn to prepare our food in the summer and gather our provision in the harvest. We learn to work when it is time to work.

(Pro 6:6-11) "Go to the ant, O sluggard, Observe her ways and be wise, {7} Which, having no chief, Officer or ruler, {8} Prepares her food in the summer, And gathers her provision in the harvest. {9} How long will you lie down, O sluggard? When will you arise from your sleep? {10} "A little sleep, a little slumber, A little folding of the hands to rest"-- {11} And your poverty will come in like a vagabond, And your need like an armed man."

The first thing that a sluggard can do is learn the work habits of an ant. Solomon has already studied the habits and gives us some insights. The first habit of an ant is that he doesn't need supervision. Employers would love to have this kind of employee. Companies that do not have to micromanage their employees are far more profitable than companies who have to tell their employees every step to make. Employees that require lots of supervision are burdensome to the company.

Solomon does not just say that ants do not need supervision. He breaks up the supervision into three different areas. First, ants do not need a chief. The Hebrew word for chief is qatsiyn. The word qatsiyn is a military word. It is used twelve times and signifies the one at the head, the captain or chief. It is the one who is directing the affairs of the army. He is the one making the key decisions.

H7101. qatsiyn, kaw-tseen'; from H7096 in the sense of determining; a magistrate (as deciding) or other leader:--captain, guide, prince, ruler. Comp. H6278.

TWOT: This word is a military term. It signifies the man responsible for recruiting, an administrator in the army. It appears to denote the one at the head. (Used 12 times: Joshua 10:24 captains of the men of war, Judges 11:6, Judges 11:11, Proverbs 6:7, Proverbs 25:15, Isaiah 1:10, Isaiah 3:6, Isaiah 3:7, Isaiah 22:3, Daniel 11:18, Micah 3:1, Micah 3:9.)

In the context of the verse, sluggards need to learn how to direct their own affairs. They need to learn how to supervise and make decisions. They need to have vision. They need to see the bigger picture. They need to be able to put together a strategic plan and an operational plan. They need to

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see how all the various pieces fit together. They need to know how to motivate themselves and others. They need to be examples and inspire others.

If a sluggard cannot do this in his own life, he can't do it for others. He has to have personal vision. He has to be able to manage his own affairs. Recently I learned of a young man who said he was going to go to seminary and become a pastor. I responded by saying that if a young man cannot manage his own affairs, how can he manage the affairs of the church. The young man should learn how to be the chief of his own life. He needs to grow and mature before he considers seminary.

The second kind of supervision that an ant does not need is an officer over it. The Hebrew word for officer is *shoter*, which literally means to write. It signified a scribe, magistrate, or superintendent. The *shoter* was not the top official or chief; he was the one just under him who carried out the orders from the chief. He was the administrator.

H7860. *shoter*, sho-tare'; act. part. of an otherwise unused root prob. mean. to write; prop. a scribe, i.e. (by anal. or impl.) an official superintendent or magistrate:--officer, overseer, ruler. (Used 25 times.)

This would be a person who serves under the chief. He would watch over people to make sure that they are carrying out the vision and direction that the chief has given. This is an administrative job involving writing, based on the root of the word. As men who are disciplined, we need to be disciplined in writing down things. This helps us to be focused and to carry out our objectives.

TWOT: This noun is a participial form from a root which is productive throughout the Semitic family (cf. Akkadian *sataru* "to write"; Arabic *satara* "to write," "rule," *sitrūn* "row," "line;" Aramaic/Syriac *satara* "document;" Sabeian *str* "inscription"). The word is used of a subordinate official. In distinction to many other known officials, these were probably originally trained in the scribal arts, as the root would indicate.

Shoter is a general term, widely used for an official in many areas of government and society. It names the Jewish sub-officials under the Egyptian overseers who drove the Hebrews to hard labor, being accountable for both the amount and quality of the work.

During the years of wandering in the wilderness, it designates the sub-officials of the seventy elders of Israel whom the Lord gave to Moses to share the weight of administration. Throughout the early days of Israel, they seem particularly attached to the elders, sometimes in the civil administration or in matters relative to military affairs.

One of the keys to being effective as an administrator is being organized. An administrator has to be a detail person. He has to keep up with a lot of details and these will all get lost in the shuffle if he is not well organized. Organization does not happen automatically. Getting and staying organized requires a regular allotment of time to think and ponder. It requires writing down your insights. It requires making and carrying out a plan to accomplish things. Let me give you an example.

At Murchison Drilling Schools I handle all the contracts for in-house training for companies. There are lots of letters and emails from various contacts and also lots of proposals and contracts. In setting up a training agreement with Saudi Aramco there are 210 emails. All these emails contain

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pertinent information about our contract. In order to stay organized, I have to set up various folders and subfolders. There is a folder for Murchison customers. Inside that folder are folders for each company that we do training. I have the 210 emails from Saudi Aramco in their folder and they are organized by date. If I need to find one of the emails that I have sent or received, I look in that folder. It took time and thought to initially get organized and to set up the folders. It takes time to continually manage my files.

I also handle the graphics for our company. We have thousands of illustrations that have been created for our PowerPoint presentations. It would be very difficult to find an illustration unless the files were well organized. All of the illustrations are divided up and kept in folders by topic. If I need to find an illustration for stuck pipe, I look in the Stuck Pipe folder. Organization takes time, but it also saves time.

Leaders need to learn to be well organized. It will not only help them in leading, but it will help other people to follow. It is nearly impossible to follow someone who is disorganized and scatter-brained. It is difficult to mobilize people to carry out a plan when no one knows where they are supposed to be, when they are supposed to be there, what they are supposed to do, etc. An administrator has to take time to think about all the details and get organized.

The third type of supervision that an ant does not require is a ruler. The Hebrew word used here is *mashal*, which means to have rule or dominion, to reign or have power. This word carries a connotation of power and authority. This would be someone who bears down and forces you to work. He enforces the authority. In a home, a mother would make sure that the children made their beds and carried out their chores. It requires checking up on them and being there with them. You cannot be an absentee ruler. You must be there with them making sure that do the work or face the consequences.

H4910. *mashal*, *maw-shal'*; a prim. root; to rule:--(have, make to have) dominion, governor, X indeed, reign, (bear, cause to, have) rule (-ing, -r), have power.

TWOT: This word emphasizes the importance of authority, the absolute moral necessity of respect for proper authority, the value of it for orderly society and happy living and the origin of all authority in God, Himself.

In business we do not want to have to force people to work. We do not want to continually remind people to do their job. We do not want to stand over them. We do not want to have to write up an individual who does not do their work. This will wear out a supervisor and is costly to the company. We want people who can work without this kind of supervision. That is what Solomon is saying. Sluggards need to learn from the ant who do not need someone telling them what to do, how to do it, or enforcing them to do it. God wants people to be excellent workers who can work with minimal supervision.

The second lesson that Solomon says that a sluggard should learn from the ant is that ants do the appropriate work that is required. He says that an ant prepares her food in the summer and gathers her provision in the harvest. The ant both prepares and gathers. You cannot gather in the harvest if you have not prepared in the summer. You reap what you sow. If you sow abundantly, you shall reap abundantly.

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(Pro 6:6-8) "Go to the ant, O sluggard, Observe her ways and be wise, {7} Which, having no chief, Officer or ruler, {8} Prepares her food in the summer, And gathers her provision in the harvest.

(2 Cor 9:6) "Now this I say, he who sows sparingly shall also reap sparingly; and he who sows bountifully shall also reap bountifully."

(Gal 6:7) "Do not be deceived, God is not mocked; for whatever a man sows, this he will also reap."

We live in an age where people want to reap abundantly without sowing. We want instant gratification. We want instant results. It does not work that way. We reap what we sow.

When I was a professional golfer I used to say to myself that tournament days are harvest days. I tried to make as many birdies as possible and gather abundantly. I considered my practice rounds and my off-season as summer days. In practice rounds I tried to work hard and map out the course and plan my tournament rounds. Practice rounds were sowing days. In my off season, when I was not playing tournaments, I plowed my fields and prepared for the next season of sowing and reaping. I made swing changes, worked harder on strengthening and conditioning my body, and planned my year. I knew if I did not do those things, the next season of sowing and reaping would not be productive. You have to do the appropriate work at the appropriate time. This is what Solomon is telling us to learn from the ant.

Solomon goes on to ask, "how long will you lie down, o sluggard? When will you arise from your sleep? A little sleep, a little slumber, a little folding of the hands to rest, and your poverty will come in like a vagabond, and your need like an armed man." We are looking at principles of investments. If we do not work hard, we will be poor and needy. We could know the best investment principles in the world, but if we do not work hard, we will have poverty and need in our lives.

(Pro 6:9-11) "How long will you lie down, O sluggard? When will you arise from your sleep? {10} "A little sleep, a little slumber, A little folding of the hands to rest"-- {11} And your poverty will come in like a vagabond, And your need like an armed man."

Solomon reiterates this principle in Proverbs 10:4-5. He says that if you are negligent in your work, you will be poor. If you work diligently, you will become rich. A wise son gathers in the summer but a shameful son sleeps in the harvest. Not only do you have to do the work at the proper time, but you must work diligently and wisely. You cannot be negligent or lazy or you will suffer consequences.

(Pro 10:4-5) "Poor is he who works with a negligent hand, But the hand of the diligent makes rich. {5} He who gathers in summer is a son who acts wisely, But he who sleeps in harvest is a son who acts shamefully."

The Hebrew word for diligent is charuwts, which means a sharp, pointed instrument used for making an incision or trench. The implication is that we are skilled and sharpened instruments. As workers, we want to be very skillful and sharp.

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H2742. charuwts, khaw-roots'; or charuts, khaw-roots'; pass. part. of H2782; prop. incised or (act.) incisive; hence (as noun masc. or fem.) a trench (as dug), gold (as mined), a threshing-sledge (having sharp teeth); (fig.) determination; also eager:--decision, diligent, (fine) gold, pointed things, sharp, threshing instrument, wall.

Strong's also tells us that it implies a determination. When someone is using a sharp instrument to dig for gold, they have a determination. It may not be gold fever, but a diligent worker is determined to get the job finished. A determined worker is going to do whatever it takes to get the job done. He is not going to be side-tracked, but will be persistent. A determined worker makes rich.

To be a wise worker, we need to work when it is time to work. We need to work without supervision. We also need to work with determination and skill. In Proverbs 22:29, Solomon says, "do you see a man skilled in his work? He will stand before kings; he will not stand before obscure men." When I was playing golf for a living, I meditated on this verse and applied it to my life. I also claimed this as a promise. I tried to become as skillful as I could in my golf game. I read, studied, took lessons, asked questions from older and wiser golfers, and did everything I could to become skillful. I believed that if I became skillful, I would not play on the mini-tours with obscure men. No, if I became skillful, I was going to play on the PGA Tour. I would play before kings and the very best in the world. This promise is not just for me. This promise is for all of us.

(Pro 22:29) "Do you see a man skilled in his work? He will stand before kings; He will not stand before obscure men."

If you are a salesman, become as knowledgeable and skillful as you can. Become knowledgeable about your products and your competitor's products. Become skillful in your ability to sell your product and your ideas. Become skillful in planning your calls. Become skillful in managing your territory. Become skillful in your presentations. You will not be an obscure salesman; you will rise to the top of your profession. Whatever your profession is, become as skillful as you possibly can.

There are two other good work habits that I want to address. The first is being a faithful worker. We looked at becoming faithful a few weeks ago when we looked at stewardship. Learning to be faithful in our work is no different. We need to be faithful in small tasks. We need to be faithful when we work for other people. And, we need to be faithful with the finances of the company. I like to treat the company's money like it was my own. Solomon says that a faithful man will abound with blessings. Our focus should not be on making a quick dollar; it should be on being a faithful man or woman. God blesses the work of a faithful person.

(Pro 28:20) "A faithful man will abound with blessings, But he who makes haste to be rich will not go unpunished."

The last work habit that I want to mention is doing your work with all your heart. When someone does their work half-heartedly, it means that they did not put their full effort into the job. Half-hearted work is usually careless, sloppy, and of poor quality. When someone works with their whole heart, it is readily apparent. The work will be done with diligence and with thoroughness. It will be done with care, or carefully. It will be done with the best ability that the worker has. Every company should be so fortunate to have Christians working for them. Why? Because Paul tells Christians to do their work with all their heart. Look what he tells the Collosian believers.

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(Colossians 3:23-24) "Whatever you do, do your work heartily, as for the Lord rather than for men; {24} knowing that from the Lord you will receive the reward of the inheritance. It is the Lord Christ whom you serve."

Christians should do their work with all their heart, as for the Lord. When we do our work, it should bring honor to the name of Christ. Our work should be the highest quality possible since it is being done unto the Lord. Notice that Paul says that we will receive a reward from the Lord. We do not need to look to men to reward us. We should do our work unto the Lord and look to the Lord to receive our reward for our work.

In the book of Ecclesiastes, Solomon says the same thing. He says, "whatever your hand finds to do, verily, do it with all your might, for there is no activity or planning or knowledge or wisdom in Sheol where you are going." When we work with all our might, we are doing it with all our heart. Working with all our might does not mean just working hard physically. Notice that Solomon mentions activities, planning, knowledge, and wisdom. Working with all our heart means that we will plan our work. It means that we will become as knowledgeable and skillful as possible. It means that we will give ourselves to the activities that will help our business grow.

(Ecc 9:10) "Whatever your hand finds to do, verily, do it with all your might; for there is no activity or planning or knowledge or wisdom in Sheol where you are going."

2. Live frugally. (Pro 21:17, 20, 27:23-27)

In Proverbs 21, Solomon says that there is precious treasure and oil in the dwelling of the wise, but a foolish man swallows it up. Why does the foolish man swallow it up? It is because he loves the pleasures and finer things in life. In verse 17, Solomon said that "he who loves pleasure will become a poor man; he who loves wine and oil will not become rich." A wise man learns not to consume all of his provision.

(Pr 21:17, 20) "He who loves pleasure will become a poor man; he who loves wine and oil will not become rich." {20} "There is precious treasure and oil in the dwelling of the wise, but a foolish man swallows it up."

Two weeks ago the Colonial Invitation was played in Fort Worth, Texas at Colonial Country Club. Zach Johnson won, and gave credit to the Lord when being interviewed. The course and tournament are rich with history. Ben Hogan won the first two events, and has five wins at the Colonial. Colonial Country Club became known as Hogan's Alley.

When I was at Texas Christian University, I worked one summer at Colonial Country Club. I worked in the bag room cleaning clubs, and as a caddy. There was a private saying among the staff about the new wealth and the old wealth. The people with new wealth flaunted it. They drove the biggest and latest new cars. They spent money like there was never going to be an end to it. They were big tippers.

The old wealth was different. These families had old money; it had been in their family for many generations. They knew how to handle money. Many of these people looked and acted no differently than people without wealth. They did not waste any money. They were not very big tippers either.

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As a bag room attendant, we liked the new wealth. As a student of Proverbs, I like the old wealth. They did not consume all their wealth. One of the reasons it was old wealth is that they had learned how to save and spend less than they made.

Many Americans live for the week-ends. The sporting events, games, and partying all represent a love of pleasure. Solomon says that those who love pleasure will become poor. Let's take a look at the pleasure of golf, particularly since I am more familiar with the costs related to the sport.

First, here are the expenses related to having golf equipment. A set of Callaway irons and woods costs \$1200.00. A nice golf bag will run \$350.00. An Odyssey putter or a Ping putter will run another \$120.00. A set of matching headcovers for the metal woods will run \$35.00. A pair of Cleveland sand wedges will cost \$200.00 and golfers today carry two sand wedges. An umbrella for the bag will run \$75.00. A golf towel will run another \$10.00. A pair of Foot-Joys golf shoes will run \$200.00. A logoed golf cap will run another \$20.00. A box of Callaway golf balls (one dozen per box) runs \$60.00. A top notch leather glove to wear costs \$25.00. A golfer will easily spend \$2,000.00 or more just to get geared up.

Here are some figures for golf fees at a country club. A membership at a country club can have an initiation fee of between \$10,000.00 and \$1,000,000.00. Some memberships in Japan are traded on the Japanese stock exchange. The monthly dues at a golf club are between \$200.00 and \$500.00. There is a mandatory minimum restaurant charge of \$100.00 or more. Golf club storage at the club will run \$100.00 a month.

If a person plays at a public course, the green fees will run \$75.00 to \$300.00 at a nice course. In many areas, tee times must be bought every week-end of the year or you cannot get one. If you cannot make it one week-end, you have to pay for the tee-time anyway. The cart fees for 18 holes will cost \$20.00. Practice balls to hit before the round run \$5.00. Drinks and a sandwich at the turn will cost \$15.00. cart fee for 18 holes will run another \$25.00. The tip for the bag room boys for taking out your clubs and for loading them on the cart, unloading them and cleaning them should run \$5.00 to \$10.00.

Having played golf professionally, I can say with authority that to play good golf you must practice. That means that you have to go hit balls several times a week. You have to pay for range balls. Also, lessons will greatly benefit most golfers. A five-lesson series will cost about \$200.00 from a local professional. For a top notch teaching professional, a series of lessons will cost over \$1,000.00. You will wear out gloves and other equipment. In addition to these costs, there are costs related to travel to and from the course and costs related to time. The time spent at the range or on the course could be spent elsewhere.

It is easy to see that a couple that plays golf regularly at a country club can easily spend \$6,000.00 to \$10,000.00 per year at a club. A couple that plays once a week at public course can easily spend \$4,000.00 to \$6,000.00 per year.

This is a lot of money and time spent on the pleasure of golf. In addition to playing golf, most couples will go to movies, eat out at restaurants, go on expensive vacations, go to basketball and football games, and have many hobbies of pleasure. A lifestyle like this is not very affordable for most people; it will cause them to become poor.

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I have used golf as an example. We could use a host of other examples. Fishing and hunting can be very expensive hobbies. Last year the wife of a co-worker decided to take up skydiving. It was a very expensive hobby. I know people who are always out of money, but they always seem to have some for the casinos. Gambling is a very expensive hobby. In this area, horses are popular. Paying for new shoes, feed, vet bills, etc. can run into thousands of dollars per year.

We could look at many different pleasures. There is nothing wrong with any of those things, unless it is interfering with your ability to honor the Lord with your wealth, live debt free, and to have money available to save and invest. The wise person does not consume all his wealth on pleasures, oil, and wine. Instead, there is a supply of oil and wine at his house at any given time. A wise person learns to put money aside into savings.

A wise steward knows well the condition of his flocks, and pays attention to his herds. He knows that riches are not forever. He knows that things come up and it is important to have money in savings. He can take out of savings and pay for the needs that he and his family have. He manages his wealth, and has money put away and allocated for those rainy days. Listen to what Solomon says in Proverbs 27:23-27.

(Proverbs 27:23-27) "Know well the condition of your flocks, And pay attention to your herds; {24} For riches are not forever, Nor does a crown endure to all generations. {25} When the grass disappears, the new growth is seen, And the herbs of the mountains are gathered in, {26} The lambs will be for your clothing, And the goats will bring the price of a field, {27} And there will be goats' milk enough for your food, For the food of your household, And sustenance for your maidens."

The first step in investing is to have money available to invest. We must learn to live on less than we are bringing in, so that we can put money aside in our savings or investment accounts. We must learn to budget our spending on pleasures, and limit our consumption of oil and wine. This will take some budgeting. It will take some discipline in our spending. It will take some shifts in our lifestyles. A wise steward puts money aside for the future.

3. We should invest wisely. (Ecc 11:2, Matt 25:14-30, Luke 19:12-26)

There are many types of investments. There are investments of our time. You may invest your time in coaching a little league team. You may invest your time mentoring people. Those are all investments of time.

There are investments of our resources. If we have a retirement account, we may choose to invest our money in a certain mutual fund, or in certain stocks. We do not work, serve, counsel, or have anything to do with the decisions or operations of that company. We merely invest our resources.

There are investments that involve your time and resources. If you are serving on the worship team, you are investing your talents and your time. You are a part of everything that goes on. You have a vested interest. If you own your own business, you are investing your own resources and your time into that business. You have a say in what decisions are made, and how the company is operated. Again, this fits into the third category where we invest our time and resources.

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No matter what kind of investment we are involved in, we need to use wisdom. Solomon tells us in Ecclesiastes 11:2 to divide our portion to seven, or even to eight, for we do not know what misfortune may occur on the earth. That is really sound advice that most of the investment experts all concur with.

(Ecc 11:2) "Divide your portion to seven, or even to eight, for you do not know what misfortune may occur on the earth."

In the stock market, we do not want to put all our money in one stock or mutual fund. One of the outcomes of the Enron scandal was that there are more restrictions on the percentage of money that can be in the company's own stock. There must be some diversification. Because so many people had all their money tied up in Enron stock, they lost all their retirement income when the company failed.

If you are doing your own investments, choose a number of different sectors to invest in. Here is an example of different sectors: Energy, Utilities, Real Estate, Banking, Shipping, Airline, Transportation, Manufacturing, Retail, Medical, Computer Technology, Internet, Networking, and many others. Personally, I do not like all those categories, and I do not choose to invest in all those categories. However, I like some of the shipping stocks. They pay good dividends. I like some of the medical stocks. People will always need medical care. I like the energy stocks. I like some of the utilities. I try to diversify my portfolios among different sectors. The shipping sector has really suffered losses over the past few years. I did not get hurt too badly because I sold much of it, and because I had diversified, I had limited exposure.

If you own your own business, you also need to diversify. It is risky to have a small number of clients. It is much safer to have lots of key clients. If all your business is around one client, and that client decides to use a different company, your business could go under. It is much safer to have a diverse customer base. At Murchison Drilling Schools, we do training for operators, contractors, service companies, and others. We are involved in different sectors of the market. We also train lots of international people. About half of our students come from other countries. This gives us diversification. We are not solely dependent on the economy in the United States or any other country. We also have a very wide customer base. We conduct training for hundreds of companies.

Several years ago ConocoPhillips, one of our major customers, made a strategic decision to restructure their debt and get their company on a better financial foundation. It was a good decision. Our government needs to make a similar decision. Anyway, this company cancelled most of their training with us for about two years. It hurt us as a company, but it did not destroy us. We had hundreds of other companies that continued to use us. That particular company has used us for the past thirty five years, and they are using us again more than ever.

As a company, product diversification is also important. When I began at Murchison Drilling Schools, we had one course that we taught seven times a year. Now, we have seven different courses and we teach several hundred classes a year. We have diversified our product base. One company decided that our main class, Operational Drilling Technology & Advanced Well Control (ODTAWC), could not be taught to their people any longer. It contained well control and they wanted to do all their own well control training. But, since we have a number of other courses that do not include well control, we were able to sell them on some of our other courses.

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In all types of investing, diversification is an important key. But this is just one area of wisdom that needs to be applied to our investments. Here are some other areas of wisdom. We need to find product niches. Our company teaches some operational courses that most other training companies do not teach. We have a niche in the market. There are niches in the church today. There is a tremendous need for a churches to mentor and disciple people. Most churches make good Sunday attenders, but poor disciples. There is a niche that needs to be filled. Many churches are poor at helping people develop strong relationships. There is a niche to be filled. If you have a church that is taking care of all these areas, the church will grow.

Another area of wisdom is planning. Solomon said that “the plans of the diligent lead surely to advantage, but everyone who is hasty comes surely to poverty.” When you buy a stock, you need to have a plan. What do the financials look like? What does the stock chart, the technical analysis, indicate? Is this a good time to buy? Is the stock underpriced or overpriced? What is the target price for this stock? One of the most important keys to investments, whether it is real estate, stock, etc. is to buy low and sell high. You need to do proper research and make a plan for the investment. A hasty decision can lead to poverty.

(Proverbs 21:5) "The plans of the diligent lead surely to advantage, But everyone who is hasty comes surely to poverty."

This relates to another area of wisdom in investing. We should choose investments that yield good returns. In the parable of the talents, the one who received five talents invested those talents and gained five more talents. The one who received two talents invested them and gained two more talents. The one who received one talent did not invest his money. He simply returned it to the Master, who was not happy about it. He told the slave, “you lazy, wicked slave...” He was not pleased at all with that slave. He told the slave that the bare minimum that he should have done is put it in a bank and given him interest. A bank pays about 0.2% interest right now, so that is very little return. We need to be people who ask God for wisdom in investing the talents that He has entrusted to us.

(Matthew 25:14-30) ""For it is just like a man about to go on a journey, who called his own slaves, and entrusted his possessions to them. {15} "And to one he gave five talents, to another, two, and to another, one, each according to his own ability; and he went on his journey. {16} "Immediately the one who had received the five talents went and traded with them, and gained five more talents. {17} "In the same manner the one who had received the two talents gained two more. {18} "But he who received the one talent went away and dug in the ground, and hid his master's money. {19} "Now after a long time the master of those slaves came[^] and settled[^] accounts with them. {20} "And the one who had received the five talents came up and brought five more talents, saying, 'Master, you entrusted five talents to me; see, I have gained five more talents.' {21} "His master said to him, 'Well done, good and faithful slave; you were faithful with a few things, I will put you in charge of many things, enter into the joy of your master.' {22} "The one also who had received the two talents came up and said, 'Master, you entrusted to me two talents; see, I have gained two more talents.' {23} "His master said to him, 'Well done, good and faithful slave; you were faithful with a few things, I will put you in charge of many things; enter into the joy of your master.' {24} "And the one also who had received the one talent came up and said, 'Master, I knew you to be a hard man, reaping where you did not sow, and gathering where you scattered no seed. {25} 'And I was afraid, and went away and hid your talent in the

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ground; see, you have what is yours.' {26} "But his master answered and said to him, 'You wicked, lazy slave, you knew that I reap where I did not sow, and gather where I scattered no seed. {27} 'Then you ought to have put my money in the bank, and on my arrival I would have received my money back with interest. {28} 'Therefore take away the talent from him, and give it to the one who has the ten talents.' {29} "For to everyone who has shall more be given, and he shall have an abundance; but from the one who does not have, even what he does have shall be taken away. {30} "And cast out the worthless slave into the outer darkness; in that place there shall be weeping and gnashing of teeth."

One of the things that I look for in investments is a product niche. For example, in our business, there are lots of companies that teach well control. There is not much profit in these well control courses. However, in our drilling operations courses, we do not have much competition. We have a niche in the market. We are able to get a good return on our money in these classes. In addition to that, it is easier to attract customers to take these classes.

Another key to investments is to be careful about partners and associations. Solomon repeatedly wrote that we should be careful about partners. In Proverbs 1, he tells us not to throw our lot in with sinners. He says not to walk with them and to keep our feet from their path. Wealth gained by violence, fraud, theft, or other unrighteous ways will not be blessed, and we will suffer the consequences for associating with these people.

(Pro 1:10-15) "My son, if sinners entice you, Do not consent. {11} If they say, "Come with us, Let us lie in wait for blood, Let us ambush the innocent without cause; {12} Let us swallow them alive like Sheol, Even whole, as those who go down to the pit; {13} We shall find all kinds of precious wealth, We shall fill our houses with spoil; {14} Throw in your lot with us, We shall all have one purse," {15} My son, do not walk in the way with them. Keep your feet from their path,"

Solomon says that "he who is a partner with a thief hates his own life." If we want our life to be blessed, we must heed God's instructions about who we associate with.

(Pro 29:24) "He who is a partner with a thief hates his own life; He hears the oath but tells nothing."

Scripture tells us that wealth obtained by fraud dwindles. A thief is not going to gain wealth by gainful employment. He is going to gain his wealth by fraud. Therefore, we are not really going to gain any lasting wealth when we partner with a thief. Solomon tells us that the best way to gain wealth is by laboring for it. We need to gain our wealth by good work habits, not by fraud or by association with sinners.

(Pro 13:11) "Wealth obtained by fraud dwindles, But the one who gathers by labor increases it."

Several years ago there was a upstart company in Albuquerque that asked me to invest in. As I learned more about how they were conducting their business, I had no interest in getting involved with them. They were not doing "business by the book." They were on the shady side. If a company is not going to do business with integrity, stay away from them.

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Another application of this principle that I have followed is not to invest with companies that have products that we would not endorse. I will not invest in a medical company that does abortions. I will not invest in a company that makes alcoholic beverages. Some of these companies are very profitable companies, but I do not have the peace or liberty to invest my money in them. You will have to follow your own conscience and convictions.

An example of this is found in Proverbs 22:16. Solomon tells us not to oppress the poor to make much for ourselves. Does the company oppress the poor. Many of the financial institutions charge 18-22% interest on their credit cards. Wealthy people do not carry interest on their credit cards. It is the poor that cannot pay off their monthly credit card bills. I will not invest in these companies because they oppress the poor.

(Proverbs 22:16) "He who oppresses the poor to make much for himself Or who gives to the rich, will only come to poverty."

We must be careful about who we team up with in our investments. We must be careful about the companies that we invest in. We must be careful about the ways that companies earn their money. One of the best investments is in our own business and our own labor.

Conclusion

This morning we have looked at developing good work habits. Good work habits are one of the primary ways that God uses to bless us. You find yourself needing others to tell you what to do, to supervise you, or make you do things. You find yourself not working when you are supposed to be working. That is the old self. God wants us to put off the old self and put on the new self. He wants you and I to be the best workers that we can be. He wants us to do our work heartily unto Him. He promises to reward that kind of work. This morning, if God has been speaking to you about your work habits, and you would like someone to pray with you about this, come forward and be prayed for.

Some of you have money coming in, but you don't have enough money to make it through the month. You spend everything that you earn, and more. There are some that have bought into the lifestyle of the rich and famous. You may have bought into the television commercial that you deserve a break today. You feel like you are in a corner. You feel like you are behind the eight ball. You are losing hope, because you just can't seem to get out of the rut you are in. The bills keep coming in and you keep borrowing to pay them off. If this is you, I encourage you to make a commitment to get free of this bondage. Make a commitment to the Lord this morning that you are going to make a financial plan, a budget, and then stick to that budget. If you need help developing a budget, come see Bill or myself. We will be glad to help you, or to find someone to help you. It is not easy. There are tough decisions to be made. It is painful to get rid of things. It is painful to get rid of habits. But, you will find freedom as you remove these weights in your life. If you want prayer about this, come forward now. We want to pray for you.

Finally, there are some who have left your investments up to others. You don't know what companies you have invested in. You don't know how they run their businesses. You have not done your homework. You have left this up to others, who may not share the same convictions as you. I encourage you to ask God for His wisdom in managing your finances. He says that if we ask Him

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for wisdom, He will give it generously and without reproach. Ask God this morning for His wisdom in your investments. Ask Him where you need to invest your talents. Ask Him how you are to diversify your investments. Ask Him for guidance. If you need some help in this area, ask the Lord, and do not be afraid to ask for some financial counsel.

Introduction (Josh 1:8, 1 Tim 6:17, Matt 6:19-21)

1. We Should Develop Good _____ Habits.

- We should learn from the _____. (Pro 30:24-25, 6:6-11)
- Ants do not need _____. (Pro 6:6-8)
- Ants do the _____ work at the _____ time. (Pro 6:6-8)
- If we want to reap bountifully, we must _____ bountifully. (2 Cor 9:6, Gal 6:7)
- We must work _____. (Pro 10:4-5)
- We must work _____. (Pro 22:29)
- We must work _____. (Pro 28:20)
- We must work with _____. (Col 3:23-24, Ecc 9:10)

2. We Should Live _____.

- A wise steward learns not to _____ all of his provision. (Pro 21:17, 20)
- A wise steward knows the _____ of his finances. (Pro 27:23-27)
- A wise steward puts money aside for the _____.

3. We should _____ wisely. (Ecc 11:2, Matt 25:14-30, Luke 19:12-26)

- There are many types of _____.
- We need to _____ our investments. (Ecc 11:2)
- We need to diligently _____ our investments. (Pro 21:5)
- We should choose investments that yield _____ . (Mat 25:14-30)
- We should be careful about our _____. (Pro 1:10-15, 29:24, 13:11, 22:16)

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