

Connection with Unit Theme: To complement the small group study *Re-Finance: Ancient Wisdom for Modern Money Management* these sermon outlines will use the same Scripture passages as the small group study, so the pastor can reinforce the study from the pulpit.

Introduction: A stock broker had a beautiful picture above his credenza behind his desk. It depicted the various stock markets since their inception with a different color line for each index. The lines stopped in the year 1988. I said, “Wouldn’t it be nice if you had a chart that showed where those markets would go in the future?”

“It sure would,” said the broker. “It would make my job easier and my clients richer.”

As The Teacher comes to the climax of his book, he gives wise advice in the light of an uncertain future. He provides common sense principles to eliminate as many of the uncertainties as possible.

He turns his writing to investing, committing resources in a strategic way to accomplish a specific objective. “Send your bread on the surface of the waters” (v. 1) referred to commercial transactions involving the transportation of commodities by ship. Bread, in his day, was thin like crackers, when thrown into the water; it remained on the surface, like a chip of wood, and was carried away by the stream. If this advice were followed literally, one would experience disappointment. Instead the image that The Teacher painted is of shipping grain across the sea to sell with the hopes of gaining a return on the investment. The hope was that profits would come back to the investor.

Investments are risky. We have all heard stories about people who invested and made a fortune. But, we have, also, heard about those who have invested and lost it all. We want to be in the former group, not the latter.

The Teacher offered advice on how we can take calculated risks and follow a safe approach to financial security by investing our money wisely.

1. Don’t put all your funds in one place; diversify your investments (v. 2).

The phrase “seven or even to eight” (v. 2) is a Hebrew numerical formula, meaning “plenty and more than plenty.” It’s not to be taken literally but rather extend the widest possible diversification within the guidelines of practicality and discretion.

This proverb advocates diversifying your investments, rather than putting all of your resources in one place.

The colloquialism says it best: “Don’t put all your eggs in one basket.” That is not only ageless wisdom but biblical teaching.

The wise investors spread out their investments.

2. Don't wait for perfect conditions; be diligent in your labor (vv. 3-4).

These verses are advocating that we not wait until conditions are perfect before we go to work, or invest, or take a risk. Instead, we are to labor diligently even though conditions may appear ominous and less than ideal.

Too many people sit around waiting for “all their ducks in a row” or for “the stars to align” before they move ahead with a project or an idea. For the most part the conditions will never be idyllic. The biggest mistake people make is that they start investing too late. If you wait for perfect conditions, you will never get anything done. Start investing now.

Instead, we need to forge ahead, keep on keeping on, stay at the task. After all, God controls these conditions, and we cannot tell whether good or bad conditions will materialize.

3. Don't try to understand God's ways; be dependent on Him (v. 5).

Trying to understand God's ways is like trying to comprehend, how babies are formed in a mother's womb. It's a miracle that's beyond our scope of expertise and intelligence. Yet we continue to have children. This is The Teacher's point: We cannot understand God's ways and how He fulfills His plan. Instead, we trust Him, depending on His sovereignty and grace.

Whether we can or cannot see, we rely on God to go before us and show us the way. We will never understand the mystery in all God does. We will never understand His activity. Our part is not to try to figure it out. Our part is to trust in Him.

4. Don't attempt to predict the future; be decisive in your actions (v. 6).

Go to work; stay at it from daylight to evening. We never know how our work will turn out. We don't know if our profit will come from one activity or another or both.

Since the future is in God's hands, the wise person proceeds with his work diligently, hoping his efforts will yield fruit, as they usually do.

Despite not knowing what is going to happen in the future, one cannot remain inactive. Paralysis of analysis has prevented many people from taking the necessary risks.

The Teacher provides solid counsel. Heed his advice. Solomon wrote: “A fool's way is right in his own eyes, but whoever listens to counsel is wise” (Prov. 12:15). When these principles are put into practice we can make wise investments in spite of an uncertain future.

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