

Open Hands: Stewardship with Kingdom Vision

Investing with Integrity: Money and Moral Choices

This message is about moving from profit at any cost for God's purpose on Proverbs 16:8. "Better is little with righteousness than great revenue with injustice."

We should not lie or steal to get money from family or friends. People that hustle on the streets in cities should not lie and steal to get money. That is why we need to be cautious with homeless men and women on the streets that ask us for money. Some homeless men and women can be asking people for money for food, but could be using the money for cigarettes, marijuana or buying alcohol like hard liquor. When I have to ask my mom and biological father's side of the family for money, I am completely honest with them about what it is for. Most of the time I am asking for money on some basis for food, times that I am stranded somewhere and need money for public transportation, or paying some living expenses. I had to do a lot of this in Georgia in 2021. That's why I said I will not move back to Georgia because I always end up going downhill financially and economically. Our investments can connect us to child labor, human trafficking or unethical industries without us even knowing about it. Integrity requires awareness. Everything on earth belongs to God and is the CEO in heaven that we invest while we tithe. God is our boss and we need to invest more of our money because tithing is part of worship. I preached a sermon on "Treating God as Your Boss" in 2015 in East Iowa to the wider community. God prioritizes method over margin. People that invest in the stock market on Wall Street look at their Return on Investments. People and believers that pay tithes care about their Character of Investment in God and heaven. A 12% return built on injustice is a spiritual loss. The Parable of the Talents show that God expects us to grow what we have. It means our investing in God and paying tithes are not worldly. As Christians and disciples, our bible mandates to make resources productive. Our goal is to grow our wealth, so we have more to give and not act like takers to hold onto money. We need to evaluate our moral choices when we invest our money. Our financial choices should include avoid filter, embrace filter and engagement filter. The avoid filter is the filter of screening. The embrace filter is the filter for advocacy. The engagement filter is voice. The screening filter is the screening filter for exploitation, addiction and violence. The advocacy filter is the filter for common good and ethics. The engagement filter is like the shareholder filter.

1. Is your money being used for what the heart hates?
2. Is your retirement fund or savings account working for the kingdom?

The steps that we need to do in our life for our integrity is perform portfolio audit, seek biblical responsible investing, and investing in seed projects. BRI is faith-based investing. Seed projects are investing in projects that impact eternal returns. I need you to take notes of this checklist that I call the Moral Choice Checklist.

- ☐ Look at your 401K or IRA
- ☐ Identify invisible sectors
- ☐ Check for threshold violations
- ☐ Does this company violate the sanctity of life?
- ☐ Does this company exploit the poor through unethical labor or predatory pricing?
- ☐ Does the business core business model rely on promoting addiction?
- ☐ Does this company produce products that solve problems, such as healthcare, affordable housing and Christianity?
- ☐ Does the company have a track record of treating employees with dignity?

- ☐ Does the company practice good stewardship of the environment?
- ☐ Am I using my voting rights as a shareholder to support ethical policies?
- ☐ If I own a significant amount of a company, have I looked into faith-based advocacy groups that talk to corporate CEOs on behalf of Christian values?
- ☐ look for biblical responsible investing for faith-driven ETFs or mutual funds
- ☐ Consult a faith-aligned advisor
- ☐ The 10% seed rule.

You should be asking the following questions for your moral choices checklist: what are the largest companies in your fund? Are you accidentally profiting from industries that exploit human brokenness? I want to let you know that the BRI will do the screening for you. When you talk to a financial planner, you should talk to the advisor about investing in companies that match biblical values. You can invest 10% of your assets in kingdom impact investments. As Christians and disciples, we need to invest in community development projects in communities. There should be more people investing in our Homelessness Financial Relief Program, Emergency Assistance Program, Benevolence Ministry, Generational Ministry, Outreach and Missions Ministry.

I continue to pray and advocate for the homeless and needy that I did for over ten years. I invested more of my money to homeless shelters and churches according to previous personal tax returns. I advocated for the homeless and needy in Chicago, Detroit, Dubuque, Atlanta, Baltimore, Houston, Cleveland, New York and Philadelphia while I lived in these cities. I only fund my money and investments to Christian-based homeless shelters and missions. I have a good heart for helping the homeless at homeless shelters and living on the streets. We need to stick to the Barn Principle. We need to be conscious consumers and investors. I do not invest in political parties like I did up to 2010. I do not allow political influence to the congregation by letting political candidates speak to get their vote in elections. I may attack and talk negatively about the Democrats policies, but I do not influence who to vote for. I ignore political parties and candidates' emails to ask me to help them raise money. I believe we should not invest our money in politics, public policy or political campaigns because politics provides division and divides us up in communities in this nation. My next seminars for the Legacy Blueprint: Building a Better You is Work as Worship, Trading the Lie of Entitlement for Gift of Comfort, The Freedom of Focus, and Diligence Dividend.

Proverbs 16:1-9 teaches us integrity that leads to stability. The scriptures teach us to have peace with others in social and private environments. Do not let more greed disrupt you. Tell the person next to you and say do not let greed disrupt your spirit for God. I say there is a lot of price and cost gauging in the housing market among landlords for apartments that are increasing rent on tenants as well as security deposits. The Hebrew word injustice means mishpat. This is a violation of God's law regarding the poor and vulnerable. I want to say that my family members except for my biological father side of the family violated God law in 2011 to let me suffer financially and economically to let me end up in Pacific Garden Mission after losing my student housing at DePaul University. Great revenues with injustice refers to weights and scales that off and hurt the needy with high interest lending. Needy taking bribes hurt the needy and homelessness. The little is a glorification of clean consciousness. God comes through for people that have little righteous needs. God is not looking at your bank account balance or savings account. Great revenue gained wrongly is unstable. Proverbs is the book of wisdom that teaches us about wealth that we get by vanity dwindles. We need to build a righteous and Godly legacy. We need to have peace with our enemies. The term little with righteousness allows us to sleep at night. Great revenues with injustice are enemies with anxiety, legal trouble, spiritual distance from God. This goes back to the Barn Principle.

1. Do not build wealth on the backs of the exploited or through injustice.
2. Do not build yourself or anything on compromise because it can lead to injustice.
3. Do more with integrity because it leads to righteousness.

Proverbs 13:11

Proverbs 16:1-9

Hebrew word righteousness is being a good person and all about social justice and good relationships with people. Hebrew word revenues mean increase, product or harvest. Hebrew word revenue means yielding to your work. The Hebrew word injustice means interestingly justice. The world says we need revenue without justice, we have nothing. The Hebrew word little means small and insignificant amount. A handful right is heavier than the amount of wrong. Tzedakah means a better person. A Tzedakah person is living your life with right standing for God and neighbor. Revenue without right is an illegal court in heaven. Mishpat is a rule of law, legal ruling and due process. Mishpat is giving people what it is due to them made in God's image. Belo Mishpat is breaking the law, denying someone rights owed to others Mishpat is making things right for people. That's why as senior pastor I talk to other churches and nonprofit professionals to make sure things in the church are done right since 2014 to avoid violation from God. The church manages operations by mishpat audit. We treat the homeless and needy as image bearers, right to opportunity, honest reporting.

Heavenly Father,

Thank you for our life on earth and waking us up this morning.

Thank you for what you have given us in our life

I ask to guide us through right to your kingdom

Keep us away from evil and sinful behaviors around us

Help us build righteous and humble relationships and friendships with others

Guide us to love our neighbors and be cheerful givers to the Lord

End our life habits to live as a tax collector and Mammon.

Help and guide us to eliminate distractions in our life outside of this service and congregation in the world

In Jesus name, Amen