

# Heart

Above all else, guard your heart,  
for everything you do flows from it.

**Proverbs 4:23**



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# Heart

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- Wisdom and fear of the Lord are matters of the inner person.
- Proverbs 3:3–8; 4:20–23; 6:20–22; 7:1–4; 22:17; 23:19, 26
- The Bible often talks about the heart: loving God with all our hearts (Deuteronomy 6:4) and hiding His Word in our hearts (Psalm 119:11).
- It is also telling us the Lord looks at our hearts instead of our external appearance (1 Samuel 6:7), that God can give us pure hearts (Psalm 51:10) and new hearts of flesh instead of stone (Ezekiel 36:26).

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# Heart

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- Ancient Israelites knew the heart was a life-sustaining organ in the body and that when your heart stopped, you died. But their figurative use of the heart included a broader meaning than ours.
- We typically think about the heart as the seat of our emotions, the place we experience feelings such as joy, sadness and love. We talk about our intellect, wisdom, knowledge or reasoning coming from the brain.
- But the ancient Hebrew world had no concept of the brain; they didn't even have a word for it. They envisioned our emotions, thoughts and reasoning all coming from the heart.

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# Heart

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- For this reason when Jesus quoted the Shema in the New Testament, He added “with all your mind” (Matthew 22:37), which didn’t appear in the original Hebrew Old Testament.
- Even though His primary audience was Jewish, Jesus was also speaking to a Roman/Greek culture, which did have a separate concept of the mind.
- He added “the mind” to give them a fuller picture of what the Shema was saying. “The mind” as we understand it is implied in the ancient Hebrew term “the heart,” covering both our thoughts (mind) and emotions (heart).

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# Heart

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- The Old Testament says that we “know” and “understand” things with our hearts.
- Proverbs 14:33 tells us that “wisdom rests in the heart of a man of understanding.”
- Proverbs describes the heart (not the mind) as what you use to discern between truth and falsehood and acquire knowledge (Proverbs 18:15).
- At the same time, the heart is also where your desires lie (Proverbs 37:4). To the ancient Hebrew mind, the heart is all these things.

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# Heart

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- Which is why Proverbs says:
- “Keep your hearts with all vigilance, for from it flow the springs of life” (4:23), or in the NIV, “everything you do flows from it.”
- The ESV is a more literal translation, but the NIV gives us the meaning of the imagery.
- The heart is the source of everything we do, think, and feel.

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# Heart

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- With this concept of the heart, these Proverbs read a bit differently.
- When you trust in the Lord with “all your heart” (3:5), that means with everything – not just your feelings but also your intellect.
- When you write God’s steadfast love and faithfulness on your heart (3:3), that doesn’t just mean warm, fuzzy feelings.
- It means a decision to remain loyal and faithful in steadfast love and commitment no matter how you feel at the time.

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# Heart

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- When Proverbs says to keep God's Word in your heart (4:20; 6:21; 7:3), it doesn't just mean to let His words touch you emotionally. It means to ponder them, wrestle with them, memorize them, and discuss them. When Proverbs says to give your heart, it means to give all that you are to following God (23:26).
- Solomon emphasized this by not only using heart, the source of the inner man, but also the eyes and the ears, the external parts of the body (4:20–21). Solomon was exhorting the whole person to receive these proverbs and keep them with his whole heart, with everything in him.

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# Heart

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- These proverbs tell us that the father's teaching – God's wisdom – will lead us, watch over us, and “talk with” us or speak to us (6:22).
- It will teach us and guide us in the way we should go. This is why we should “bind them on our heart always” (6:21).
- This phrase and similar ones repeated throughout Proverbs refer to learning and memorizing Scripture so that when we are in a moment of temptation or decision, we will be able to immediately recall God's Word and know exactly what to do.

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# Heart

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- This is one of the many ways the Old Testament refers to the heart as the place we store up wisdom and knowledge, things we think of more as the brain's department.
- To apply our hearts to knowledge (22:17) or direct our hearts in the ways of the proverbs (23:26) is to learn them so well that they sink deeply into our hearts and minds so that knowing them is like knowing how to walk and talk, and living them out is like breathing.
- We live it out naturally when God's Word becomes such a deeply intimate part of who we are that we don't really have to think about it.

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# Heart

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- Fools desire evil in their hearts, but the wise fill their hearts with wisdom.
- Proverbs 6:23–29; 10:20; 14:14, 30–33; 15:7; 17:20; 18:15; 23:17; 28:14
- These proverbs compare the heart of the wise to the heart of the foolish, and they tell us we will reap what we sow.
- “The backslider in heart will be filled with the fruit of his ways” (14:14). If our hearts are “crooked,” we will fall into calamity (17:20). If our hearts are filled with envy, it will make our “bones rot.” But if our hearts are filled with peace, it will give life to our flesh (14:30).

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# Heart

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- God's commandments and these proverbs and teachings are the way of life that keep us safe from the trappings of "the adulteress" (6:23–24).
- This image of "the adulteress" is used to talk about the temptation to sin (folly). It means the temptation to any sin.
- When we "desire" the beauty of that sin in our hearts (6:25), we can become "captured" by it.
- Ultimately, we will get burned (6:27).

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# Heart

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- “Can a man carry fire next to his chest and his clothes not be burned?” (6:27).
- A modern proverb would be: “If you play with fire, you will get burned.”
- Don’t mess with it. Don’t even try. Just stay away!
- But how do you do that when the temptations are so strong?
- You can’t just try harder to have more self-control. It doesn’t work that way.

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# Heart

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- If you want to make real change, you must get to the root of the problem.
- You have to change what you fill your heart with.
- That will change your desires (6:25), which will change the “fruit,” the results (14:14).
- If you fill your heart with God’s Word and pray for the Holy Spirit to change the desires of your heart, your desires will start to change.

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# Heart

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- The only thing that can really change us is the power of the Holy Spirit. You'll begin to want what is good instead of what is evil.
- Psalm 37:4 tells us, "Delight yourself in the Lord, and he will give you the desires of your heart."
- This doesn't guarantee that following Jesus will get us what we want.
- It means that when our delight is in the Lord, our desires change.
- They become what He would desire for us.

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# Heart

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- The way to combat evil desires is to fill your heart (and mind) with God's Word and His wisdom.
- The only way to change our hearts is through the power of the Holy Spirit, by God's giving us new hearts (Ezekiel 36:26).
- It's not something we can just try harder to do better. It's a heart-change that can only come from Him. If we want a new heart, we must ask God for one (Psalm 51).
- If we want to be wise, we must ask Him for wisdom (James 1:5).

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# Heart

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- And we must keep asking, every day, over and over again. The Christian life is one of continual repentance and faith.
- True change only comes from God, but we can choose what to fill our hearts and minds with.
- Paul tells us when we “think on” things that are true, honorable, just, pure, lovely, commendable, excellent and praiseworthy (Philippians 4:8), we will have peace. We will have joy.
- We will have wisdom. Wisdom taught by the Spirit (1 Corinthians 2).

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# Heart

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- The Lord weighs our hearts.
- Proverbs 10:20; 16:2–6; 17:3; 21:2–4; 24:12; 27:19
- In the ancient world, people weighed silver, gold and jewels, and even grain, vegetables and meat to determine their value. This is why Proverbs talks so often about having “just weights and measures.”
- Some businesspeople tried to cheat others at the marketplace with “unjust” scales that made an item seem heavier than it was so they could charge more than it was worth.

## Currency and Weight in the Hebrew Scriptures



**Gerah** ( $\frac{1}{20}$  shekel)  
0.57 g / 0.01835 oz t  
10 gerahs = 1 bekah

**Bekah**  
5.7 g / 0.1835 oz t  
2 bekahs = 1 shekel

**Pim**  
7.8 g / 0.2508 oz t  
1 pim =  $\frac{2}{3}$  shekel

**Shekel**  
11.4 g / 0.367 oz t  
50 shekels = 1 mina

**Mina**  
570 g / 18.35 oz t  
60 minas = 1 talent

**Talent**  
34.2 kg / 1,101 oz t



Shekel weight



Daric  
(Persian, gold)  
8.4 g / 0.27 oz t  
Ezra 8:27



**Pound (Roman)**  
327 g / 11.5 oz  
John 12:3

"A pound of perfumed oil, genuine nard"



**Mina**  
100 drachmas  
340 g / 10.9 oz t  
Luke 19:13  
= about 100 days' wages



**Talent**  
60 minas  
20.4 kg / 654 oz t  
Matthew 18:24  
Revelation 16:21  
= about 20 years' wages

## Currency and Weight in the Christian Greek Scriptures



**Lepton**  
(Jewish, copper or bronze)  
 $\frac{1}{2}$  quadrans  
Luke 21:2



**Quadrans**  
(Roman, copper or bronze)  
2 lepta  
Matthew 5:26



**Assarion**  
(Roman and provincial, copper or bronze)  
4 quadrantes  
Matthew 10:29



**Denarius**  
(Roman, silver)  
64 quadrantes  
3.85 g / 0.124 oz t  
Matthew 20:10



**Drachma**  
(Greek, silver)  
3.4 g / 0.109 oz t  
Luke 15:8



**Didrachma**  
(Greek, silver)  
2 drachmas  
6.8 g / 0.218 oz t  
Matthew 17:24



Tetradrachma of Antioch



Tetradrachma of Tyre (Silver shekel of Tyre)

**Tetradrachma**  
(Greek, silver; also called silver stater)  
4 drachmas  
13.6 g / 0.436 oz t  
Matthew 17:27

1 Day's Wages  
(12 hours)

2 Days' Wages

3 Days' Wages

4 Days' Wages

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# Heart

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- When Proverbs says God “weighs” our hearts, it means that He looks into our deepest parts to “measure” us.
- He doesn’t look at the externals the way the world does.
- He doesn’t pay attention to our looks, bank accounts or social media likes.
- He looks at the heart (1 Samuel 16:7).
- Only the Lord can truly know whether our faith is real because only He can see past what we say and do to who we really are in our innermost being.

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# Heart

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- This should not scare us, as if God knows our deepest and darkest secrets.
- God does know the deepest, darkest parts of us, and yet He loves us still.
- He still calls us His precious children.
- His value of us is immeasurable: we were worth giving His only Son.
- God's evaluation of our hearts is not something to fear. Its purpose is refining
- Just as silver and gold are purified in the fire, God "tests" our hearts (17:3).

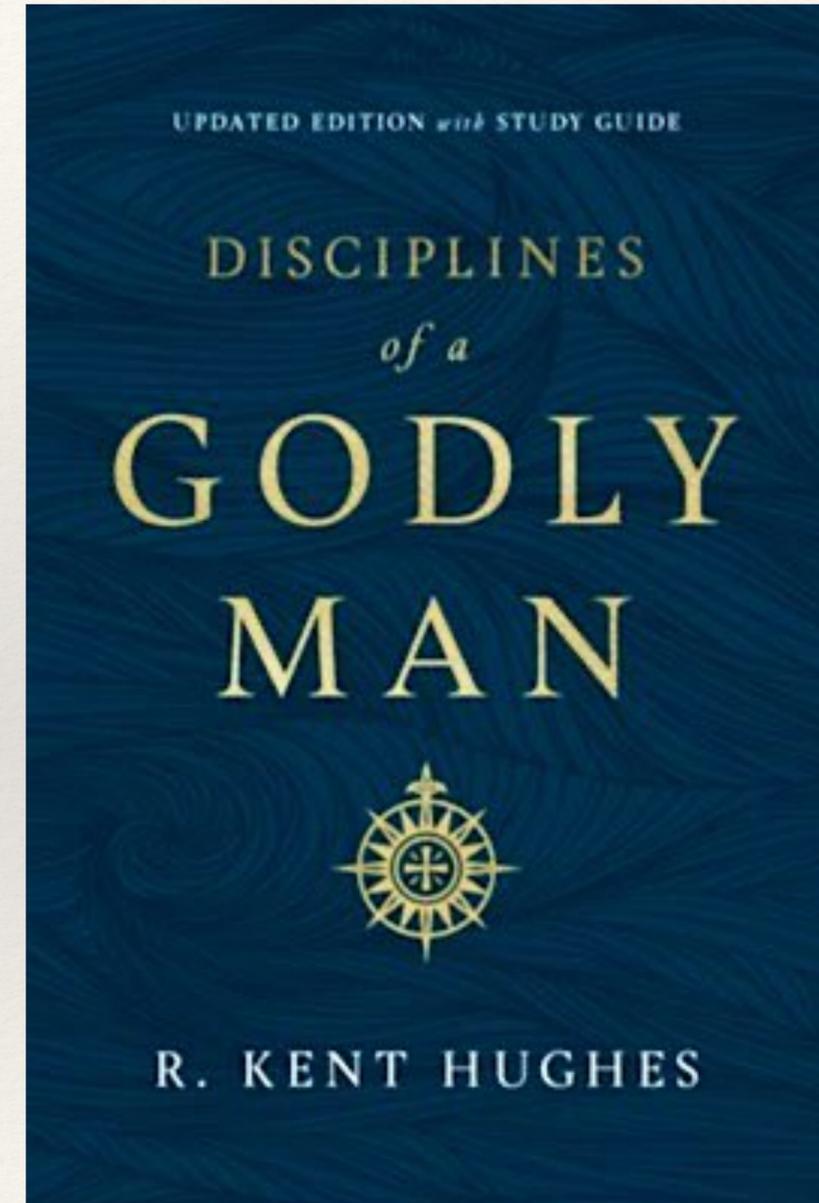
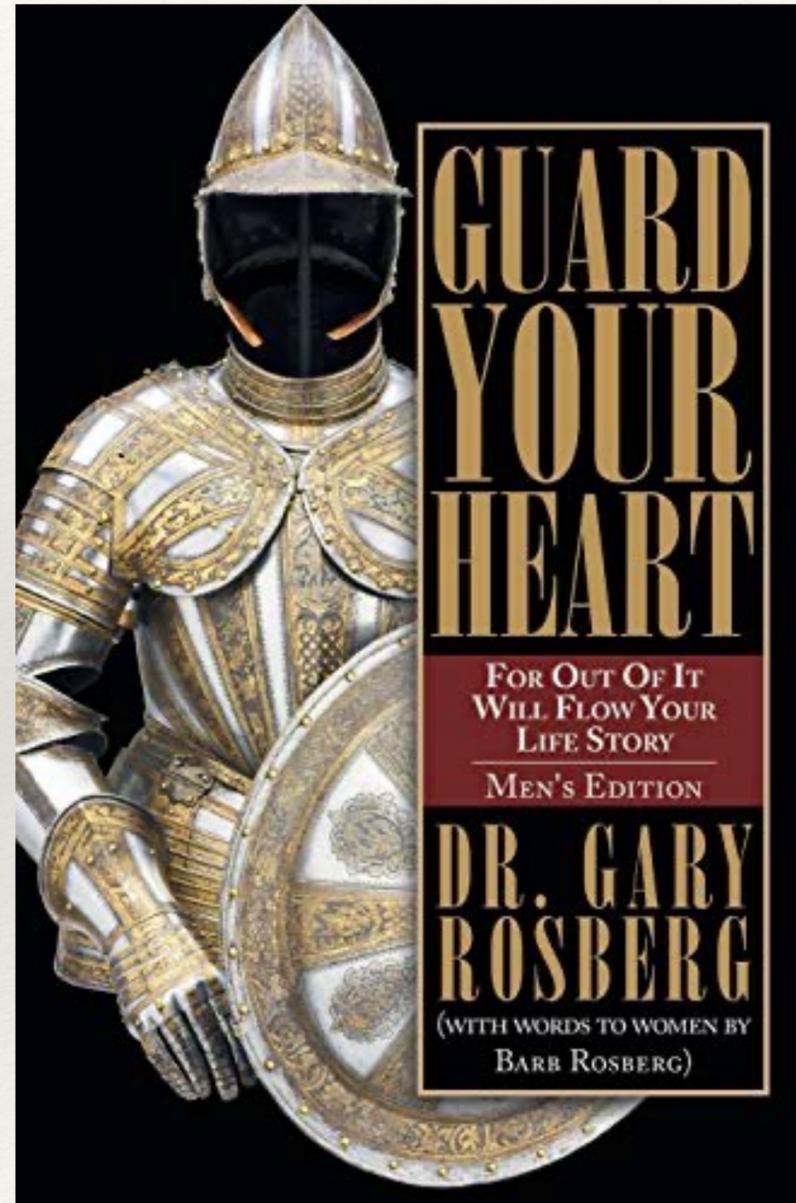
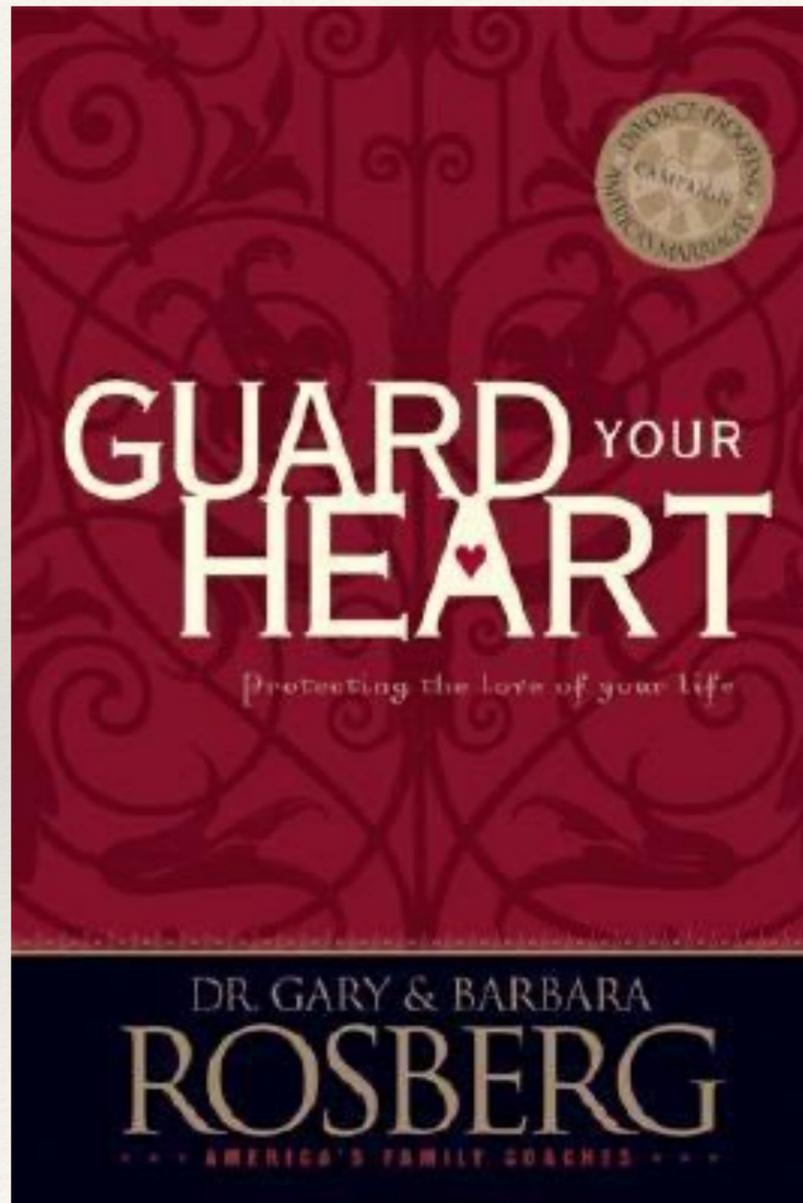
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# Heart

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- The point of this testing isn't to hurt us, it's to purify us.
- This is what the wisdom of the proverbs does – it purifies us and makes us more like Jesus, which does improve the value of our lives.
- Instead of being afraid of God's being able to see who we really are, we should be thankful for a God who knows us deeply and intimately and still loves us, a God we can be completely vulnerable with because we know He only wants to make us more like Jesus.

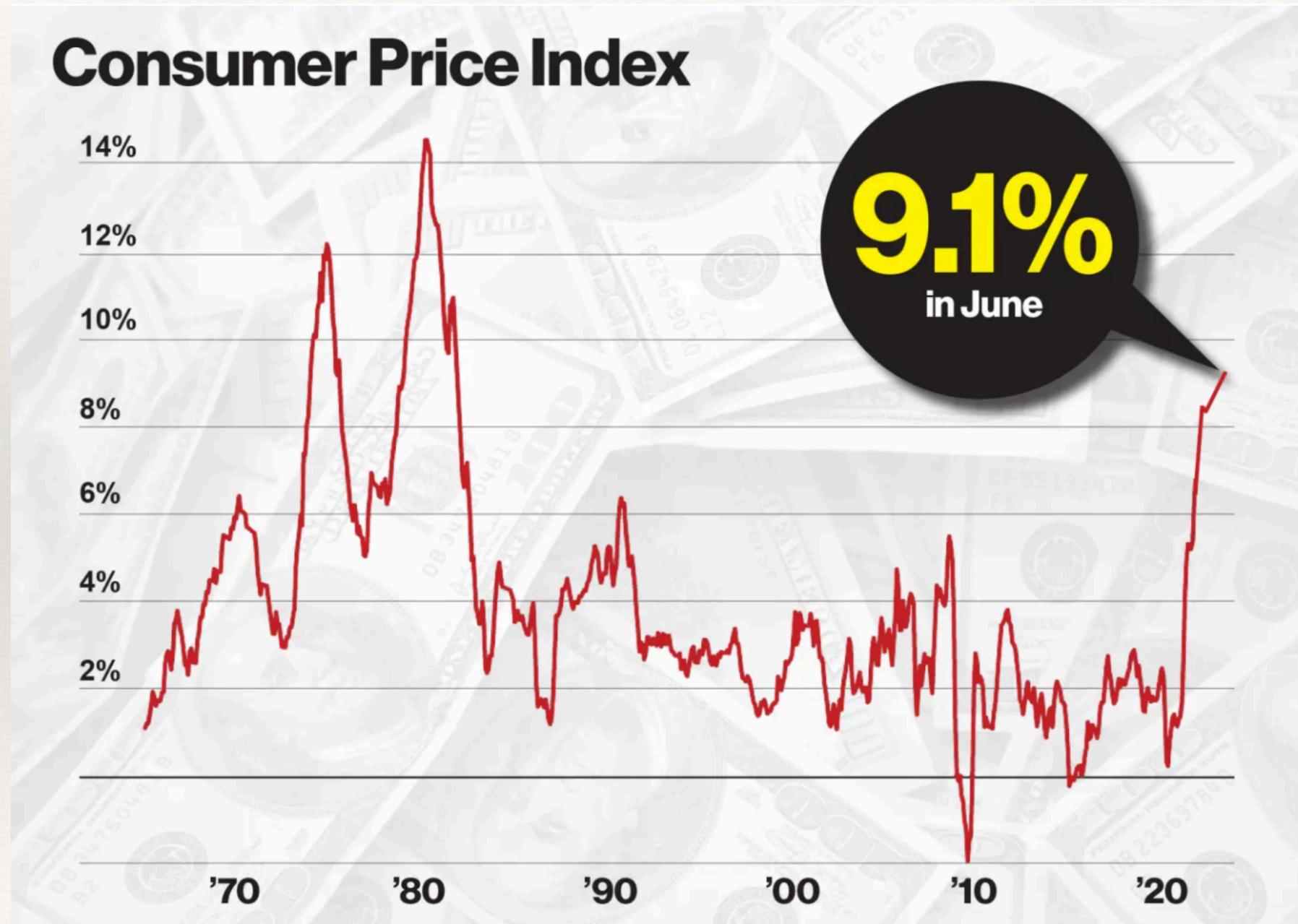
# Resources





Now that inflation is higher than ever, how should we do to be good stewards?

# Inflation



# Inflation

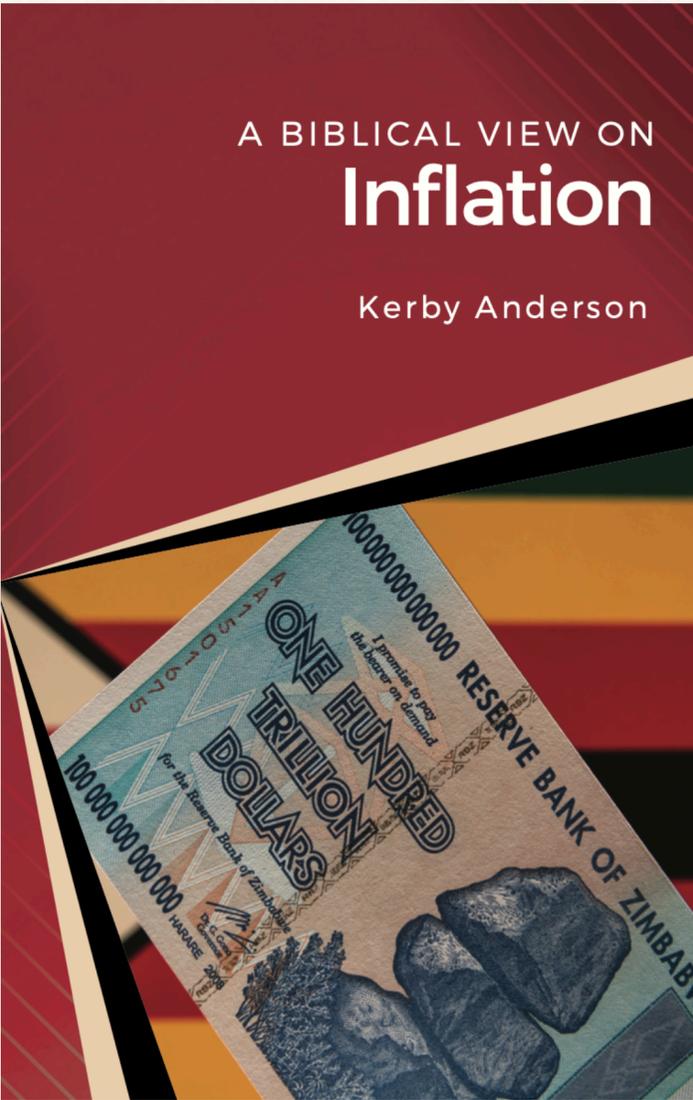
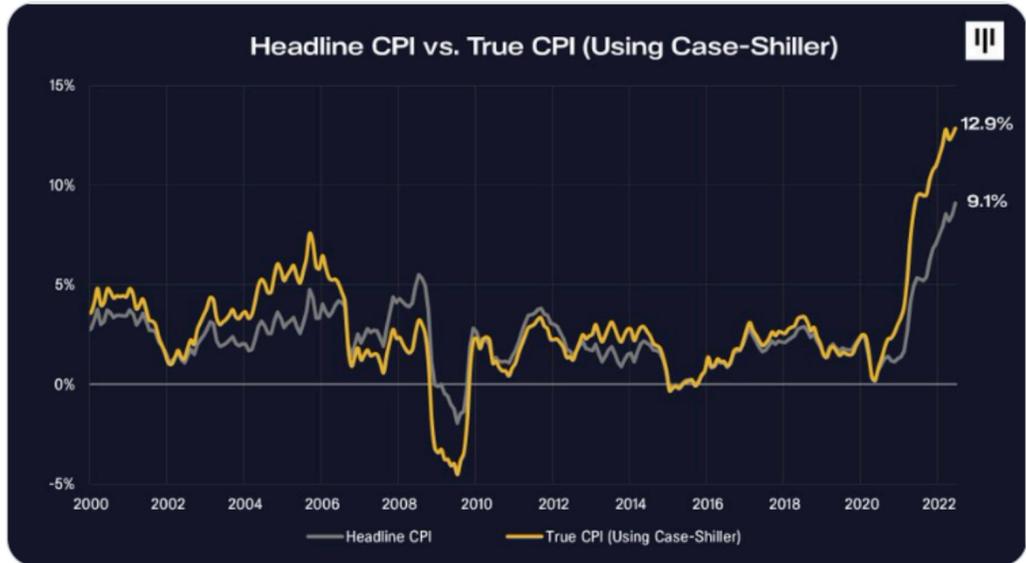


Dan Morehead  
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Actually, inflation is more like 12.9% versus 9.1%.

Using a real-time measurement for housing inflation, the Case-Shiller Index, in place of OER (owners' equivalent rent) – a very slow-moving index introduced in 1982 – measures the real inflation people are experiencing.



## *Inflation Is Higher Than the Numbers Say*

While government statistics say inflation is low, the reality is that the cost of living has risen during the pandemic, especially for poorer Americans.



Employees sorted food at the Food Bank for New York City's Community Kitchen and Food Pantry last month. Measured poverty has fallen, but lines at food banks have grown. Kirsten Luce for The New York Times

# Raising Interest Rates - Inflation

INVEST IN YOU: READY. SET. GROW.

## The Federal Reserve just hiked interest rates by 0.75 percentage point. How raising rates may help slow inflation

PUBLISHED WED, JUN 15 2022·11:31 AM EDT | UPDATED WED, JUN 15 2022·2:59 PM EDT



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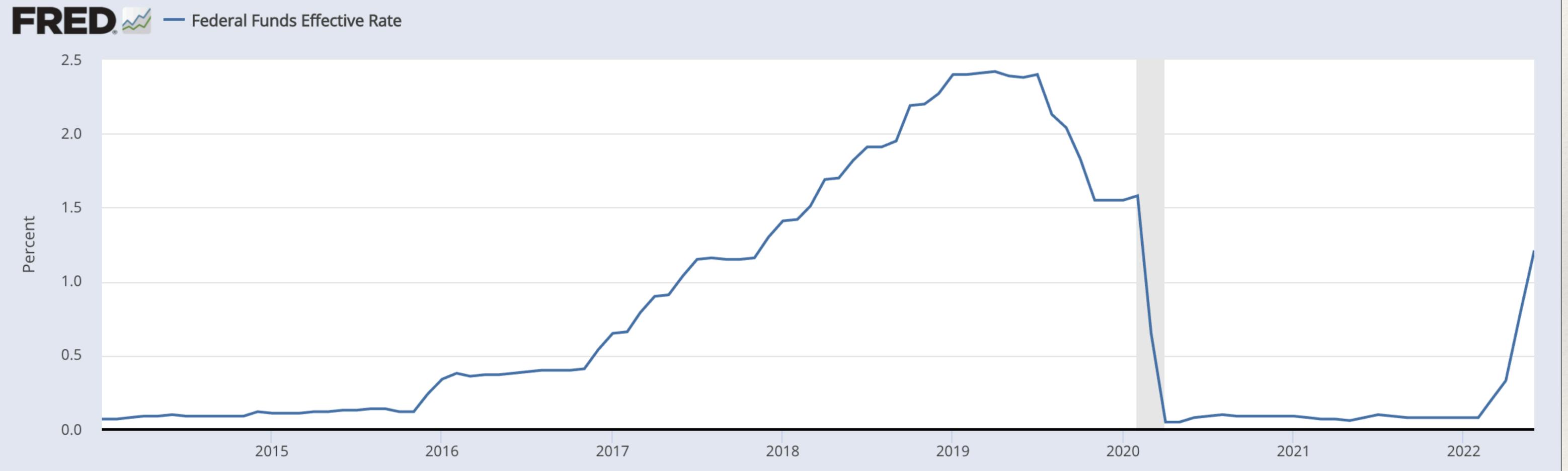


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# Federal Funds - Interest Rate





# US Debt Clock.org

State Debt Clocks

World Debt Clocks

Debt Clock Time Machine

## US NATIONAL DEBT

**\$30,580,993,318,667**

DEBT PER CITIZEN

**\$91,766**

DEBT PER TAXPAYER

**\$242,986**

US FEDERAL SPENDING (OFFICIAL)

**\$6,053,722,440,693**

US FEDERAL BUDGET DEFICIT (OFFICIAL)

**\$1,665,199,096,512**

US FEDERAL SPENDING (ACTUAL)

**\$6,120,330,412,127**

US FEDERAL BUDGET DEFICIT (ACTUAL)

**\$1,731,807,042,940**

US FEDERAL DEBT TO GDP RATIO

1960 • **52.67%** 1980 • **34.62%** 2000 • **57.17%** NOW • **129.81%**

US FEDERAL TAX REVENUE

**\$4,388,523,344,180**

REVENUE PER CITIZEN

**\$13,182**

INCOME TAX REVENUE

**\$2,500,673,585,378**

PAYROLL TAX REVENUE

**\$1,433,000,000,000**

TOTAL STATE REVENUE

**\$2,234,464,280,628**

TOTAL LOCAL REVENUE

**\$1,533,537,794,990**

CORPORATE TAX REVENUE

**\$390,140,772,815**

STATE DEBT

**\$1,213,121,036,254**

DEBT PER CITIZEN

**\$3,644**

LOCAL DEBT

**\$2,063,756,177,527**

US GROSS DOMESTIC PRODUCT

**\$23,557,932,299,929**

TOTAL FEDERAL/STATE/LOCAL SPENDING

**\$9,392,146,030,574**

TOTAL DEBT TO GDP RATIO

**143.72%**

## Largest Budget Items

MEDICARE/MEDICAID

**\$1,421,083,478,261**

SOCIAL SECURITY

**\$1,129,746,242,330**

DEFENSE/WAR

**\$750,492,767,476**

INTEREST ON DEBT (NET)

**\$439,028,028,071**

## Unfunded Debt/Interest

US TOTAL INTEREST PAID

**\$3,412,772,221,037**

INTEREST PER ADULT

**\$13,245**

US TOTAL DEBT

**\$91,401,065,042,261**

SAVINGS PER FAMILY

**\$9,210**

BANK INTEREST RECEIVED

**\$542,012,637,793**

BANK INTEREST PAID

**\$31,231,405,547**

TOTAL PERSONAL DEBT

**\$23,455,110,258,332**

PERSONAL DEBT PER CIT.

**\$70,197**

STUDENT LOAN DEBT

**\$1,766,135,414,492**

PER STUDENT

**\$40,002**

CREDIT CARD DEBT

**\$1,147,487,432,504**

PER HOLDER

**\$6,914**

US POPULATION

**333,169,385**

US WORKFORCE NOW

**158,638,248**

OFFICIAL UNEMPLOYED

**5,904,498**

US INCOME TAXPAYERS

**125,521,598**

US WORKFORCE 2000 \*

**159,652,645**

ACTUAL UNEMPLOYED

**10,941,729**

PRIVATE SECTOR JOBS

**125,627,279**

NOT IN LABOR FORCE NOW

**99,327,963**

FULL-TIME WORKERS

**132,975,236**

US SELF-EMPLOYED

**9,065,835**

NOT IN LABOR FORCE 2000 \*

**81,507,618**

PART-TIME WORKERS

**25,715,997**

US UNION WORKERS

**15,464,608**

MEDIAN INCOME NOW

**\$35,929**

MEDIAN NEW HOME NOW

**\$433,734**

GOVERNMENT EMPLOYEES

**23,288,437**

MEDIAN INCOME 2000 \*

**\$31,895**

MEDIAN NEW HOME 2000

**\$165,293**

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# “History Does Not Repeat Itself, But It Rhymes”

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Project Syndicate

## **Opinion: The ghost of Arthur Burns haunts a complacent Federal Reserve that’s pouring fuel on the fires of inflation**

Last Updated: May 26, 2021 at 9:40 a.m. ET

First Published: May 25, 2021 at 3:31 p.m. ET

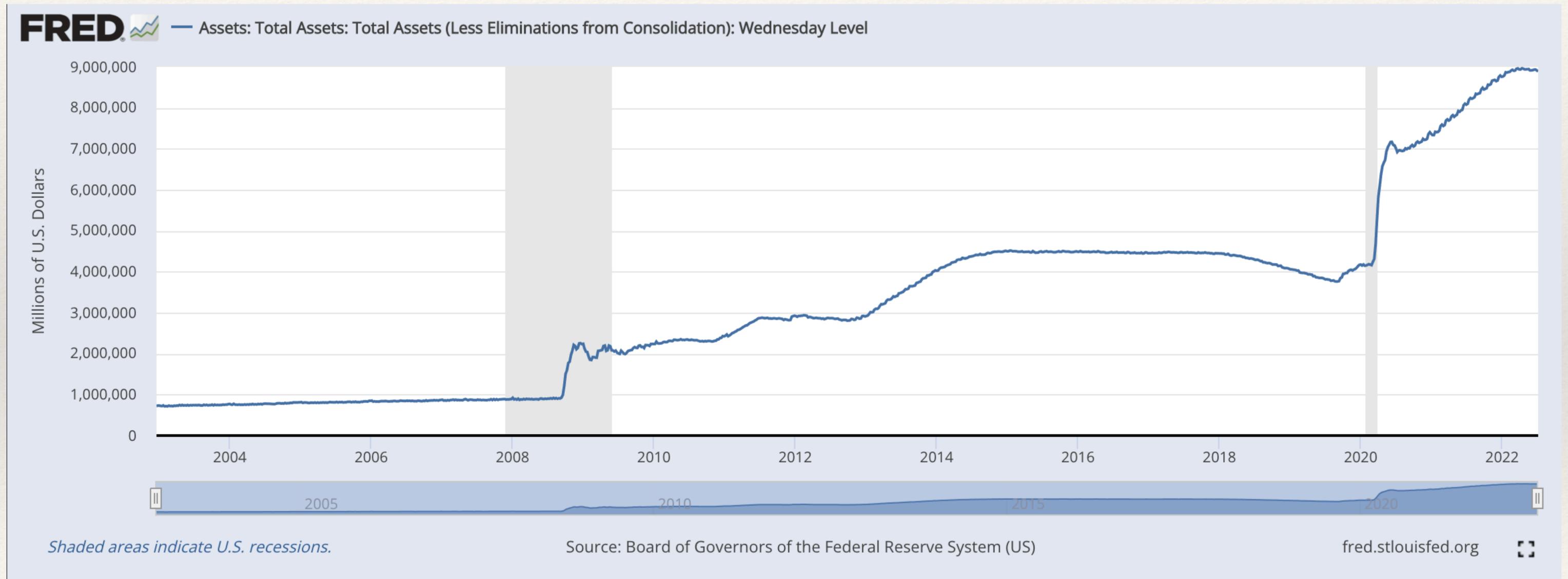
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# Stephen Roach - Arthur Burns

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- “When oil prices quadrupled following the OPEC oil embargo in the aftermath of the 1973 Yom Kippur War, Burns argued that, since this had nothing to do with monetary policy, the Fed should exclude oil and energy-related products (such as home heating oil and electricity) from the consumer price index.”
- “Then came surging food prices, which Burns surmised in 1973 were traceable to unusual weather—specifically, an El Niño event that had decimated Peruvian anchovies in 1972.”

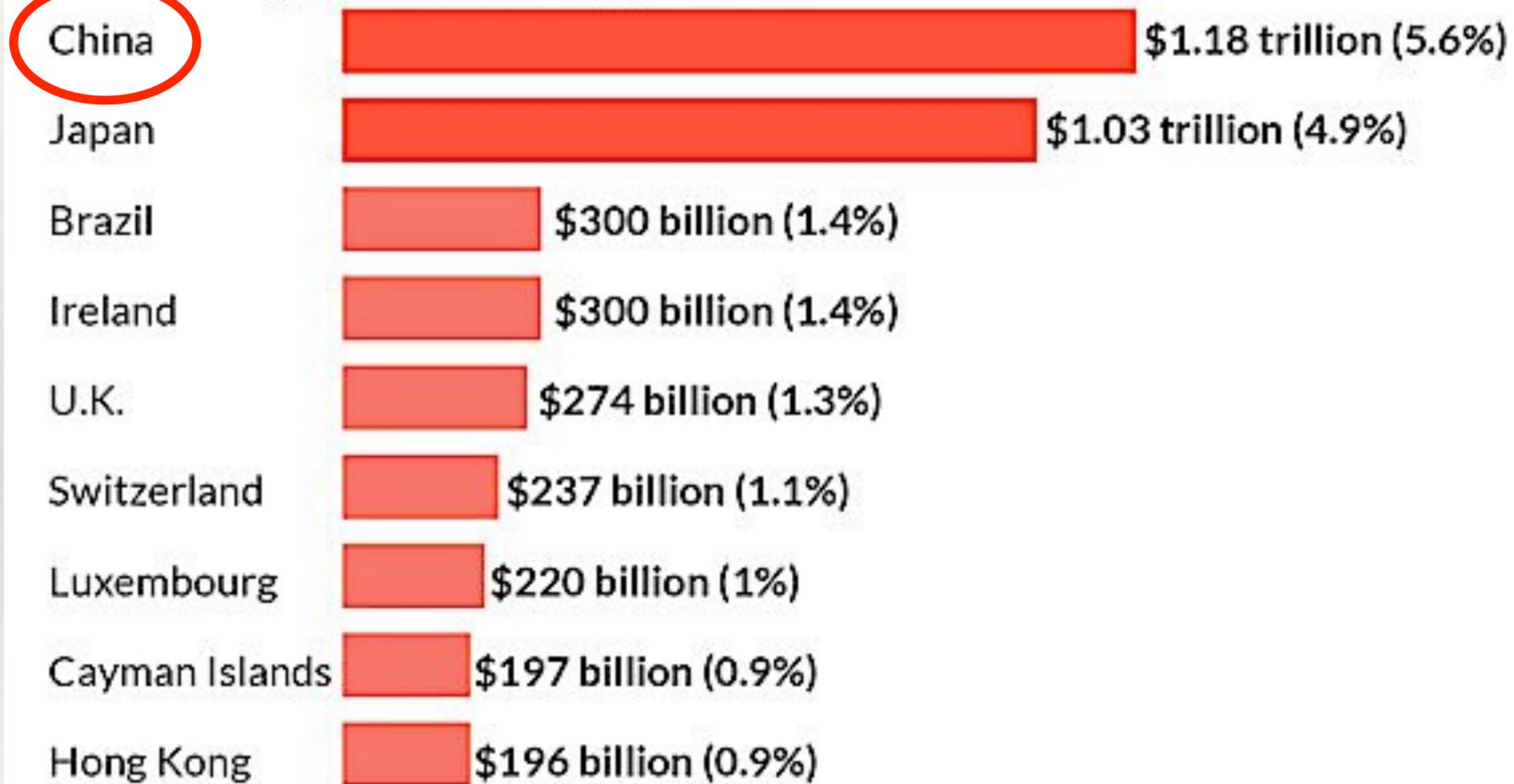
# Federal Balance Sheet



# No Country Wants to Take on US Debt

## Top foreign owners of U.S. national debt

China and Japan are still the bigger holders



Note: Foreigners owned \$6.21 trillion in debt at end of June

Source: U.S. Treasury

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# How Should We Respond?

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- Get sound economic advice: “Without counsel plans fail, but with many advisers they succeed” (Proverbs 15:22).
- Solomon’s advice: “Divide your portion to seven, or even to eight, for you do not know what misfortune may occur on the earth” (Ecclesiastes 11:2).
- No human being can accurately and consistently predict the future (James 4:13-15).
- We need to trust the Lord with our wealth (Proverbs 3:9) and be good stewards of what God has provided (1 Corinthians 4:2).

# Resources

