

# Proverbs

## Wisdom and Wealth

July 30, 2017

Grab a Bible and flip open to Proverbs 10. Today we're looking at wisdom and wealth. Wisdom to build the beautiful life God designed us to live.

Personal backstory, I am historically terrible with money. Good with math. Bad with money. Good at spending. Bad at tracking. By my nature, I can make a working budget... and then throw it in the trashcan and never look at it ever again. A couple gracious things God did in my life: First, when I was young, my oldest sister got into tens of thousands of credit card debt and had to struggle her way out. God used that to help me avoid credit cards. Very thankful. Secondly, in college, I became friends with Chris Kakaras. If y'all don't know Chris, he oversees the finances for our family of churches. Chris gets into finances and spreadsheets the way that I get into bacon. Jesus has grown me so much through my friendship with Chris.

If you're like me and not naturally great at finances... that would be not surprising because that's a general pattern for us as Americans:

- The most recent survey I found showed 49% of Americans live paycheck to paycheck.
- A 2016 study found 34% of Americans have no savings for emergencies. (Bankrate.com)
- Avg. American household with credit card debt: -\$16,048. (nerdwallet.com – 2016)
- Americans under 35, have a personal savings rate of negative 2%. (2014- bank rate)
- Ongoing series of surveys says money is the #1 cause of stress for Americans.
- A 2008 study found money to be the #1 factor that divorced couples listed for their divorce. 93% had it as one of top 2 factors. 2nd place was communication at 66%.

And so, it's very fortunate for us that Proverbs talks about money a lot. It's full of helpful warnings: it warns us against making money in sinful ways. It warns us about spending money in wasteful ways. It warns us about getting into debt; where we become stuck in debt slavery. It warns us about the folly of not saving and get rich quick schemes.

And it's full of helpful instructions: it tells us to work hard to earn money diligently, patiently and honestly. It instructs us to spend carefully. It instructs us to save and invest wisely and to share money lavishly! It's all summed up in one command in Proverbs 3:9 -

### **Proverbs 3:9**

Honor the Lord with your wealth; with the firstfruits of all your crops.

Firstfruits – it's agrarian. To give away the firstfruits of your harvest meant opening up your hand and trusting God. You didn't yet know how the rest of the harvest would go. But I trust God. He gets the first cut as a reminder that all of this is His. He gets the first cut as a reminder that my wealth has purpose beyond my life and comfort.

This command is also a reminder of a simple reality that's very easy to forget: Wealth is a spiritual issue. It's a heart issue. Honor God first. You can make decisions about your money before it's ever in your pocket. God calls us to do so.

And all of this requires freedom from wealth that only comes when we know three financial principles from Proverbs:

## **Financial Principle #1: Wealth is a good gift.**

### **Proverbs 10:4-5**

A slack hand causes poverty, but the hand of the diligent makes rich. He who gathers in summer is a prudent son, but he who sleeps in harvest is a son who brings shame.

### **Proverbs 13:21**

Adversity pursues sinners, But the righteous will be rewarded with prosperity.

### **Proverbs 21:20**

In the house of the wise are stores of choice food and oil, but a foolish man devours all he has.

Over and over, the book of Proverbs connects hard work, insight, creativity, and discipline with prospering financially.

Proverbs describes wealth as a good gift to be worked hard for, received with gratitude and used for Godly purposes.

Which some of you may find surprising; because there are a lot of strong warnings in the Bible about the dangers of money and the love of money. There are plenty in Proverbs. And these dangers can be taught in imbalanced measure where the impression becomes that the Bible really hates money; that the Christian thing to do is to avoid money; try not to think about it much; try not to have very much. Being poor is extra spiritual. Having money or stuff is evil. As well, there's a growing sentiment in our country that if you have wealth, you're kinda the problem.

This isn't a Biblical idea. God invented wealth. God isn't afraid of giving His people wealth to use for godly purposes. There are plenty of Biblical examples; Abraham, Isaac, David, where obediently following God leads to great wealth. I need you to hear me clearly: Learning about money, making money, saving money wisely, investing money responsibly. All of these are or at least can be godly pursuits we are called to as Christians.

In other words, it's easy to point out greed or stealing as obviously wrong spiritual issues, but proverbs also points out the harder to see financial issues of lazy mismanagement. Managing your money well isn't evil. Because God isn't anti-money...God isn't anti-money...But money can become anti-God.

## **Financial Principle #2: Wealth is a bad god.**

### **Proverbs 10:15-16**

A rich man's wealth is his strong city; the poverty of the poor is their ruin. The wage of the righteous leads to life, the gain of the wicked to sin.

There's a picture being painted here we don't quite understand. If you go back several hundred years, ancient cities were surrounded by walls with all the houses inside. Cities were the ultimate place of security. You were protected from wild animals. You were protected from invaders. You were protected from vigilantes... If you did something wrong, a council of people would decide what happened. Outside the city, you were on your own.

It was the most secure place to live. And therefore, everyone who was anyone wanted to live in the city. Cities became the ultimate source of security and status.

Now look back at verse 15, what does it say? It doesn't just say the rich live in the city; it says the wealth of the rich is their city. A little later in Proverbs, it's even clearer.

**Proverbs 18:10–11**

The name of the LORD is a strong tower; the righteous run to it and are safe. The wealth of the rich is their fortified city; they imagine it an unscalable wall.

It's an intentional contrast. Is your ultimate source of security found in wealth or is it found in God? If it's found in wealth. Then wealth is your functional god. If wealth is your god, and you have it then it will give you a false sense of security; you'll imagine it unscalable. If wealth is your god, and you don't have it, then poverty will be your ruin. You won't know who you are without wealth. You'll feel lost. Crushed. Flip to the next chapter where Proverbs unpacks more of what happens if wealth is your god in more detail:

**Proverbs 11:1**

A false balance is an abomination to the LORD, but a just weight is his delight.

When wealth is your god, you'll give up your integrity to get it. A false balance is a way to swindle people. You mark the one pound as two pounds and give someone half of what they paid for. You rip people off and you'll justify it because you feel like you need it. Skip down to verse four.

**Proverbs 11:4**

Riches do not profit in the day of wrath, but righteousness delivers from death.

**Proverbs 11:7**

When the wicked dies, his hope will perish, and the expectation of wealth perishes too.

**Proverbs 11:28**

Whoever trusts in his riches will fall, but the righteous will flourish like a green leaf.

When wealth is your god, you'll lose sight of eternity. The promises and hopeful expectation of money will perish. When you die you'll find you can't take any of your money with you and everything you used money to chase after has a shelf life.

"Riches don't profit in the day of wrath." That's talking about judgment day. It's a reminder that this life is not all there is; this life is a warm-up, a prequel for eternity to come. And when you know that, you ask different questions. Instead of "how much do I have? And how can I get more? And what are all the luxuries and bucket list experiences I want?" ... Your questions shift to "What is my life amounting to? What difference am I making in the world? How am I honoring the Lord with my life and wealth?"

But when wealth is your god, it blinds you to these questions that matter most. Wealth sucks our attention into a constant life of consumption. "I've earned more, so now I can spend more! And spending more is fun but eventually that fun wears off so now I have to earn more to get the high of spending even more." And after a while your spending outpaces your earning and now you have to earn more just to keep up. On and on it goes and we always feel strapped. All the time you feel like, "I just don't have enough to keep up." All the time you feel like, "There's not a whole lot I have for the people around me. I'm just barely making ends meet now."

Two indicators that wealth might be your god:

1. You get a raise and without any prayer or consideration your only question is how can I spend all this money on me?
2. You always feel like generosity is just out of reach. I don't have quite enough to be as generous as I want to be.

**Proverbs 11:24**

There is another who withholds what he should give, and only suffers want.

When wealth is your god, it never delivers on its promises. It keeps lying to us saying just a little bit more and you'll have enough. But it's never true. This proverb says there is one who keeps all he has to himself and yet he still suffers want. It's never enough. And eventually you die and all the expectation and hope of wealth dies too. And every now and then the rich are honest enough to admit this is true:

**Jim Carrey**

I think everybody should get rich and famous and do everything they ever dreamed of so they can see that it's not the answer.

Okay, let me make sure we're synchronizing those first two ideas:

Wealth is a good gift and a bad god. Having money doesn't make you evil. Not having money doesn't make you good. And vice versa. The goal according to Proverbs is a vibrant, godly contentment that is summed up in this prayer in Proverbs 30:

**Proverbs 30:8-9**

Give me neither poverty nor riches; feed me with the food that is needful for me, lest I be full and deny you, and say, "Who is the LORD?" or lest I be poor and steal, and profane the name of my God.

I love that. God don't give me too much... lest having too much blinds my heart to what matters eternally; lest I become proud and say who is God? And, God protect me from poverty lest I come to believe that stealing is my only option to survive. And that would make you look bad. This prayer is a direct confrontation to the lie of money that constantly tells us we need more, more, more, more, more.

When you know that wealth is a good gift but a bad god, it frees you up to see that wealth is good but not ultimate. This is why Proverbs frequently says lots of things are better than wealth. Proverbs 3:14 says wisdom is better than gold. Proverbs 22:1 says your integrity; a good reputation is better than great riches. Proverbs 15:16-17 says healthy relationships with God and other people are better than great treasure. Actually, it says it'd be better to be vegan with good relationships than eat fatty meats but everyone hates you. The things we need most in life -- love, wisdom, right relationships, closeness with God -- can't be bought.

**Financial Principle #3: The way to true wealth is to give a lot away.**

**Proverbs 11:24-25**

One gives freely, yet grows all the richer; another withholds what he should give, and only suffers want. Whoever brings blessing will be enriched, and one who waters will himself be watered.

There's a nuanced paradox of wisdom here. The more you give away, the richer you become. How's that? It's because nothing teaches and reinforces you more that money is a good gift and a bad god than giving it away. Nothing reinforces the true purpose that God has for our money than when we give it away and watch it bring life. Giving money away helps reinforce our trust in God. Every time we open our hand and give, it reminds us that God is our city. God is our city. God is our strength and our security. Not money. God is our boast. Not money.

And when your ultimate security is in God who gave everything for you, it sets you up for incredible generosity you never thought possible: I was talking to a friend recently who said a single guy in his LifeGroup just gave \$2500 to a single mom in the church fam. In my friend's words, "He's not rich at all, just had extra income this summer and gave it all away. beautiful!"

Here's how the Ludas do it:

- We set up our budget with our tithe as the first line item. Before anything else. Honor the Lord with our firstfruits. We have recurring monthly giving set up.
- Next, we put all of our bills and utilities.
- And then we have three categories that live in tension. 1.) Savings: for emergencies, long- and short-term goals (like travel, birthdays, Christmas, kids summer camps) 2.) Lifestyle: entertainment, clothing, eating out, etc. and 3.) Giving: we have a category for specific ministries/people we're supporting as well as spontaneous generosity.

I'll tell you this, in every specific act of giving, it's not that there's this warm, fuzzy feeling of whoa! God is great. I love giving! It's way more about the overall process of seeing God's faithfulness through the years because He is your God and money is not.

**Tim Keller**

Jesus didn't save you by tithing his blood... And you live by his giving of everything. Jesus' cross means sacrificial giving. Don't you dare think you're being wise about money if [your giving is] not making a measurable difference in the way in which you live. If it's not making a measurable, sacrificial difference in the way you do things, in the way you take your vacations, in the way in which you buy your clothes, in the way in which you live, ... you haven't brought a cross into your economic life. That's wisdom. Jesus Christ gave himself away, and look at his harvest: me, you. Why are we gathered here? Why are we together? Why do we love each other? Why do we have each other? He got scattered, and we're gathered.... Now you go and do likewise.

Keller is saying, Jesus gave everything away and He got all the richer. He got you and me as the reward for giving lavishly. Giving without holding back.

- Some of you aren't giving at all. You need to start giving.
- Some of you give once every 3 months or so. You need to sign up for online giving.
- Some of you are totally stressed about money and you don't realize it, but the Christian practice of giving is actually part of God's plan to help you deal with your financial stress.
- There are seasons where you need help and the Bible speaks about it; widows, orphans, temporarily out of work, physical sickness, or unforeseen financial windfall. And in those seasons, it's the church's job to step in and take care of you. If you're going through any of that, please let us know. We want to help.