

Wisdom & Money

Please open your Bible to the book of Proverbs and chapter 30. As we've mentioned in prior weeks, the book of Proverbs teaches us to live according to the pattern that God has woven into the created order. And the ultimate fulfillment of all wisdom is Jesus Christ – God's own Son. Jesus shows us by His example, and He enables us by His life, death, and resurrection to walk in wisdom.

We've looked at a few different topics so far this summer, and today we'll be talking about wisdom and money. One commentator said that 1/5 of the Proverbs mention money, possessions, business, land, or other things related to money. So it's an important topic when it comes to living skillfully in the fear of the Lord. God cares about how we relate to money.

So I want to begin our time by asking you a question. Which is better for a Christian to be – rich or poor? If you had to choose, which would you choose?

And while you're thinking about that (maybe that won't take you too long...) – let me ask you another question. Which do you think God would say is better?

Maybe a verse comes to mind – doesn't God say that money is the root of all evil? Isn't money a problem? Doesn't Jesus say that people shouldn't be rich?

Well, no – that's not what that verse says, money isn't a problem in itself, and Jesus doesn't say that people shouldn't be rich.

The verse that you may have thought of (1 Timothy 6:10) says, "the love of money is a root of all kinds of evils." It is greed in our hearts that leads to all sorts of sins. When we love money, we're willing to do sinful things in order to gain more money.

And yes, Jesus talked a lot about money, but he doesn't say that having money is a problem. He warns about trusting in money and the danger that money can bring because it can deceive us and make us believe that we don't need God.

So back to the question – which is better? To be rich or poor? And what does God think? Well, you may have guessed that wisdom with money has more to do with our hearts than with how much money we have. Like with food and drink, money itself is neutral. It's a tool to be used. But it is a powerful tool. And having too little or too much of it will bring different sorts of challenges.

So I want us to read a passage from Proverbs together, out loud if you would. This is a prayer to God. Let's read it together...

Proverbs 30:7-9

Two things I ask of you; deny them not to me before I die:

8 Remove far from me falsehood and lying; give me neither poverty nor riches; feed me with the food that is needful for me,

9 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.

Let's pray...

Intro

The story goes that J. Paul Getty was a very wealthy man, worth over a billion dollars in his day before he passed away in the 1970's. And one time someone asked him, how much money do you need? What would be enough?

And J. Paul Getty is said to have replied, "Just a little more..."

What's going to be enough? Just a little more.

What would you say to that question? How much would enough be for you?

If you're being honest with yourself this morning, maybe you'd answer that the same way J. Paul Getty did – just a little more. Or maybe you'd say, I don't like to think about money. I just want to live my life without having to make a budget or consider where to spend or not spend money.

Or maybe you'd agree with what we just read in Proverbs. I know I sort of forced you to say it with me. But maybe you'd say – that's really how I feel. I would not want too much or too little when it comes to money.

The wise man Agur (which may be another name for Solomon) is credited with the words of Proverbs 30 that we just read. He is likely drawing on two observations that we see in the created world. There are these two concepts that wisdom shows us.

The first is this:

Being poor is hard

Listen to Solomon's words in...

Proverbs 10:15

A rich man's wealth is his strong city; the poverty of the poor is their ruin.

The comparison here is that a person with a lot of money is more secure than a poor person. A strong city is secure because it was usually fortified by walls and had defenses around it. Likewise, Solomon says, wealth can bring security. This is just one of the facts of life. There are some benefits to having wealth.

A rich person has the resources which may keep them from some of the hardships in life – being able to have food on their table, clothes on their backs, and a comfortable home to live in. They may not be afraid of unexpected expenses – medical emergencies or natural disasters or a downturn in the economy.

The poor person, the one without a lot of money may be ruined by these kinds of things. Now, this isn't a statement about poor people; it's a statement about being in poverty. I know that many of you have experienced financial hardships when unexpected expenses came up in your life. Living paycheck to paycheck or near poverty brings a kind of stress that the wealthy do not experience in the same way. Being poor is hard.

Some Christians can fall into the trap of thinking that all wealthy people are wicked and have somehow accumulated their wealth through wickedness or deceit. Or that there should be a kind of shame or embarrassment about having wealth or resources. But there are rich people in the Bible who are commended (people like Abraham or Job or Lydia in the book of Acts). Wealth can be a tremendous blessing. God doesn't look down on the wealthy and we shouldn't either.

Money can be a helpful and powerful tool when used wisely. And Proverbs recognizes that. Solomon even goes further to explain that being poor can make relationships more difficult.

Proverbs 14:20

The poor is disliked even by his neighbor, but the rich has many friends.

Proverbs 19:4

Wealth brings many new friends, but a poor man is deserted by his friend.

Solomon isn't making comments about how deep or meaningful those friendships are that wealth brings. But he is observing that a poor person may struggle to hold on to friendships or enjoy the benefits of popularity. Having wealth creates choices and opportunities that attract other people.

So being poor is hard. Poverty brings struggle and pain. But Solomon also recognizes...

Being rich is hard

It's not the same kind of hard, but there are also dangers to being rich. Listen to...

Proverbs 18:11

A rich man's wealth is his strong city,
and like a high wall in his imagination.

Just a moment ago, we read that a rich man's wealth is his strong city as opposed to the poverty of the poor being their ruin. Here, Solomon once again says that a rich man's wealth is his strong city, but this time, he makes the comparison to a high wall in his imagination. That is, the rich man thinks he's secure when he may or may not be. It may just be that he feels secure in his own mind.

Trusting in your money brings a false sense of security. Having money can deceive you into feeling like you're untouchable or that you don't need the Lord to defend you – you've got other resources that you can lean on.

Solomon also says that being rich creates other problems...

Proverbs 13:8

The ransom of a man's life is his wealth,
but a poor man hears no threat.

What is this verse saying? It's saying that a rich person has a target on their back. They may face danger from enemies like kidnapping in a way that a poor person does not.

People want what a rich person has, so their possessions, their stuff, their money – causes them to be a target in ways that those without those things are not.

So being poor is hard and being rich is hard too. Both have their struggles and temptations. As we read in chapter 30, we should pray “give me neither poverty nor riches.” I wouldn’t want to live in either extreme. If it was up to me, that’s what I’d choose. But of course, it’s not up to me. God has designed this world to work a certain way, and He calls us to live skillfully and wisely in it, whatever our lot in life is.

So maybe, just maybe – it’s not actually about how much money we have as though one choice is better than the other. Maybe our goal shouldn’t be accumulating money or trying to avoid it. God calls us to wisdom and faithfulness as stewards of what He provides whether that’s a little or a lot.

Well, what should we do then? How do we live in wisdom with our money? This morning, we’re going to look at a several verses, and because the principles about money they teach translate pretty easily into our context today, I’m going to try to let them speak for themselves for the most part. With our time remaining, I want to look at six principles about money and stewardship from the book of Proverbs. I have three things to avoid and three things to pursue.

1. Do Not: seek wealth in ways that dishonor God

This one is pretty straightforward. We should not try to gain money or possessions in ways that violate God’s commands.

Probably the most obvious way that happens is through theft. We should not steal what does not belong to us. We should not deceive others to get from them what we want.

Proverbs 10:2

Treasures gained by wickedness do not profit,
but righteousness delivers from death.

Proverbs 21:6

The getting of treasures by a lying tongue
is a fleeting vapor and a snare of death.

So do not seek to obtain money or material goods by wicked means. Don’t lie or cheat.

A similar idea is found in

Proverbs 28:6

Better is a poor man who walks in his integrity
than a rich man who is crooked in his ways.

He's saying that it is better to remain poor and be honest than to be rich and deceitful.

Proverbs 11:1

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

Weights were used on scales in that day to measure out items that you'd buy or trade for. And having a false balance meant that you were cheating people, lying about how much this thing was worth.

So this proverb means that when we buy and sell, we should ensure that we are being truthful in how we conduct business. When we sell that thing on eBay or Facebook Marketplace, when we go to buy a car or sell a house, we should ensure that our financial dealings are full of integrity. Our accounting should be accurate and fair.

And here's an interesting one. We are not to gain wealth by over-working.

Proverbs 23:4

Do not toil to acquire wealth; be discerning enough to desist.

There is a kind of toil which does not please the Lord. I think the idea here is that excessive work shows a kind of greed which lacks faith in the provision of God. Instead, be discerning enough to recognize when you should stop. Don't toil to acquire wealth. Don't allow your work to push out what's more important – know when to take a break.

So Solomon says avoid stealing, deceitfulness, false accounting, and over-work. We are not to pursue wealth or use money in these ways. Are there any of those that you need to turn away from? Do you need to repent and make it right by restoring what you took or confessing where you've fudged the numbers or lacked integrity?

Don't seek wealth in ways that dishonor God. Instead God calls us to something different. What are we to do?

2. Do: Work hard and slowly build wealth

There is a pattern that God sets up in His creation when it comes to earning money and building wealth. And God intends that we as His people will seek to live in accordance with this pattern. So listen to what God says...

Proverbs 12:11

Whoever works his land will have plenty of bread,
but he who follows worthless pursuits lacks sense.

Proverbs 14:23

In all toil there is profit, but mere talk tends only to poverty.

Proverbs 10:4

A slack hand causes poverty, but the hand of the diligent makes rich.

Proverbs 13:11

Wealth gained hastily will dwindle,
but whoever gathers little by little will increase it.

The way that God has designed the world is that we grow wealth through slow and steady hard work. Don't seek to acquire wealth by stealing or deception or overwork. Instead, the pattern for us is simple – work hard such that you slowly and steadily gain wealth. Don't just talk about it. Don't try to gain wealth hastily. Don't spend your life looking for shortcuts. Slowly and steadily work hard. That is God's good plan for you.

So some of you are going to wake up tomorrow morning, and you're going to head to work for another week. Whether it's in the laboratory, or the office, or in the factory on the line, or to the field, or in the classroom, or some other jobsite...

I want to say to you – God sees you. He looks at your work, and when your work is steady and diligent, God loves that. He loves that in your life! He looks at that and says, "That honors Me." Steady, diligent days, that's how I want my people to earn money.

So when you're doing that, don't think that God is limited to the last time you went to church. He is there with you all week long. He is involved in your everyday life. And when you work in this way, God sees that and He is pleased.

3. Do Not: Go into debt frivolously

God also calls us to be careful in how we use debt. I know this one is sensitive. Many people today have gone into debt through no fault of their own. Or you may have a

mortgage or car payment or credit card debt. Is God opposed to all of that? Is it wrong to use debt or owe money? No, I don't think there is an absolute prohibition on going into debt in the Scriptures. But there are some strong warnings. Let's look at the text.

Proverbs 11:15

Whoever puts up security for a stranger will surely suffer harm,
but he who hates striking hands in pledge is secure.

Putting up security for a stranger would be like signing up to be liable for the actions of other people. Solomon says – that leads to harm. The wise person hates striking hands in pledge or we might say “signing onto business deals” that put you at risk. The wise person is reluctant to go into debt and avoids it if possible.

Proverbs 22:26-27

Be not one of those who give pledges, who put up security for debts.
If you have nothing with which to pay, why should your bed be taken from under you?

Again, Solomon says, don't be one who co-signs for things which may come back to bite you. You don't want your bed or your home to be taken away.

Proverbs 6:1-5

My son, if you have put up security for your neighbor,
have given your pledge for a stranger,
2 if you are snared in the words of your mouth, caught in the words of your mouth,
3 then do this, my son, and save yourself,
for you have come into the hand of your neighbor:
go, hasten, and plead urgently with your neighbor.
4 Give your eyes no sleep and your eyelids no slumber;
5 save yourself like a gazelle from the hand of the hunter,
like a bird from the hand of the fowler.

I have to admit, whenever I read these verses, I just hear Dave Ramsey yelling that we should run from debt like a gazelle! You gotta be 'gazelle intense'!

There are heavy warnings about debt, aren't there? Now, the Bible doesn't strictly forbid all instances of going into debt or charging interest (except that Israel wasn't to charge interest when lending to the poor). There are ways that God regulates interest and debt in the Law, even in other Proverbs, and so there are ways to use them wisely.

But there remains a heavy warning against going into debt. It's not something that should be done lightly or flippantly. We shouldn't go into debt without a clear and reasonable plan to pay it off. And again, we should live with integrity and pay what we owe. We should seek to pay our debts.

If you find yourself deep in a hole of debt, you should stop digging. Don't use credit to deceive yourself into thinking you can afford what you really can't. Don't finance things just because you feel you deserve them. You should work hard to free yourself from your creditors or lenders like a gazelle from the hunter.

Don't go into debt frivolously or without thinking, instead...what should we do?

4. Do: Care for ourselves, our families, and those in need

Money is a tool to be used for good. First, Solomon teaches us that you should use your money to care for yourself and your family. Look with me at the end of chapter 27...

Proverbs 27:23-27

Know well the condition of your flocks, and give attention to your herds,

24 for riches do not last forever; and does a crown endure to all generations?

25 When the grass is gone and the new growth appears
and the vegetation of the mountains is gathered,

26 the lambs will provide your clothing, and the goats the price of a field.

27 There will be enough goats' milk for your food, for the food of your household
and maintenance for your girls.

Now, there are some differences between the economy of that day and ours today. We may not have flocks or goats. But the point remains the same for us today – we should manage our resources well so that we may be able to meet the needs of those who depend on us. We should know the condition of our flocks – we should be aware of how much money we have and where it goes each month. This is talking about budgeting. Do you have a plan for your spending and do you follow that plan?

Why should you do that? Because money does not last forever, and you need to ensure that you'll have enough to eat and have clothing for yourself and your family and those who depend on you. God intends that you should use your money to meet your needs and the needs of those who rely on you.

This can be difficult because we can easily be confused as to what our needs are. There is a pressure on us today because there is a whole industry of advertisers whose goal is to convince us that conveniences are necessities for us. And so if you buy into that, you'll move from using money wisely into the realm of foolishness.

Another way we provide for our families and care for them is by paying our bills on time.

Proverbs 3:28

Do not say to your neighbor, "Go, and come again, tomorrow I will give it" —when you have it with you.

When we owe money, and we are able to pay it, we should pay what we owe. This is God's desire for how we should use our money. We should pay our bills on time. This is part of what it means to use our money wisely and care for our families.

Parents, when you work and pay your bills to the bank or the utility company or for insurance — that honors the Lord.

Another way that we care for our families is that we can bless them by saving funds for an inheritance.

Proverbs 13:22

A good man leaves an inheritance to his children's children, but the sinner's wealth is laid up for the righteous.

Now, as soon as I say that, I want to give a warning that it would be easy for us in our culture today to greatly exaggerate how much our children or grandchildren may need from us. This can easily fall into a kind of pursuit of accumulating wealth that tips over into idolatry or gives in to greedy pursuit of a bigger pile of stuff that we own.

But God does tell us that this is a way that we can bless our children and grandchildren — by saving some of our money as an inheritance.

But although there are a couple of times that this idea of leaving an inheritance to your family is mentioned, there are numerous Proverbs (I counted around 20) that speak to the idea that we should give generously to the poor and those in need. I won't read all of them, but let me share a few with you.

Proverbs 19:17

Whoever is generous to the poor lends to the LORD,
and he will repay him for his deed.

Don't you want God to be the one from whom you borrow? Don't you want Him to be the one who will pay you back? Then give to those in need.

Proverbs 11:24

One gives freely, yet grows all the richer;
another withholds what he should give, and only suffers want.

Hoarding up your money or resources is not the way to financial prosperity. God desires that we would be generous and free givers.

Proverbs 22:9

Whoever has a bountiful eye will be blessed,
for he shares his bread with the poor.

Is your eye 'bountiful'? How do you see other people? Are you looking for opportunities to share and give generously to meet needs around you? That person will be blessed. That's the way to happiness.

Proverbs 14:31

Whoever oppresses a poor man insults his Maker,
but he who is generous to the needy honors him.

That's interesting because we might expect it to say – you honor the person to whom you give. But Solomon says that this is a way to honor God. When we care for those in need, we honor the Creator.

Remember Jesus's words in Matthew 25? By giving a cup of water or food to those in need, we are giving to Jesus. When we care for those in need, we are honoring God.

As a church, we do this in several ways (CarePortal, Bravely, Trinity Mission, Through the Gate Ministry, serving at LUM, etc.), but we could do more in this area. There are ways that we can and should step in to more generous giving towards those in need.

But I would also want to say, don't limit this to just formal ways that we serve together as a church. God is calling all of us, as individuals, to use our money to give generously to needs all around us. This is something God wants from you.

So how are you doing at that? You should be thinking about and praying about and following through with giving generously to those in need.

That is a God-honoring and wise use of money.

5. Do Not: set your hope in money

Solomon also tells us that money is only a tool, and we should not put our hope in it.

Proverbs 11:28

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

Solomon tells us very plainly here that trusting in your money is a bad idea. Money is a powerful tool but a terrible Savior. Don't place your hope in your stuff. Don't lean on your money to save you. It will let you down on the last day...

Proverbs 11:4

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

The day of wrath is coming and what will help you on that day? Will your money help you on the day of judgment before the Lord? What will happen to all of your stuff? It won't be able to help you. It'll be burned up and turned to ash.

Only righteousness will deliver. And we learn in the NT that it is the righteousness of Jesus Christ which will clothe us and cover us and save us from the wrath of God against our sin. So don't put your trust in money, but instead, set your hope in the Lord.

6. Do: Set your hope in the Lord

On the day of judgment, your money won't help you. But if you have put your trust in Jesus – in His life and death and resurrection – then you will have His righteousness and be saved from death.

I hope that you've had a time in your life when you've put your trust in Jesus. You will find Him to be a gracious Savior for your soul. He's a far better master than money. And you cannot live your life seeking to serve both money and God. There's a choice before all of us – will we trust in money or in God? Where will we set our hope?

I'd love to talk with you more about what it means to set your hope in the Lord. Before you leave, there are Christians here who would love to talk with you about the forgiveness that's available when we trust in Jesus. Turn to Him today.

Brothers and sisters, there are more important things than money or wealth. The book of Proverbs makes that explicitly clear for us. What is better than money? Wisdom!

Proverbs 16:16

How much better to get wisdom than gold!

To get understanding is to be chosen rather than silver.

The goal of Solomon is not getting money into your life, it's not putting dollars into your back account – it's getting wisdom into your heart. When we follow God's wisdom, then the normal pattern of events is that hard work leads to financial security.

Money is a bad refuge, don't put your trust there. But it can be a great tool. Don't trust money, use money. Pursue the Lord in your finances, not earthly pleasures or temporary security. Work hard to earn money slowly and steadily over time. But don't put your faith in money – it cannot save you. And be warned that with money comes the temptation to forget the Lord.

And that's why we read the prayer from chapter 30 at the beginning – give me neither poverty nor riches. So how do we really say that? How can we genuinely pray that God would give me enough to be content and that I'd be content with less?

I think the true key to freedom from slavery to the love of money, whether we're rich or poor is to look to Jesus. When we grasp in our souls that He has given us all that we truly need and met our deepest longings, then we will be able to live generously and without fear or panic over money.

The apostle Paul wrote a letter to the believers in Corinth, urging them to complete the offering they had started for their fellow persecuted believers in Jerusalem. And Paul reminds them that Jesus had made them rich, so that they might now be generous.

2 Corinthians 8:9

For you know the grace of our Lord Jesus Christ, that though he was rich, yet for your sake he became poor, so that you by his poverty might become rich.

Jesus became poor so that we might be rich in Him. Jesus took on our poverty and paid our sin-debt so that we might gain His riches. If we were able to really grasp that in our souls, it would change how we view and use money. The gospel compels us toward generosity and frees us from self-indulgence and foolishness.

J. Paul Getty was a rich man who always wanted "just a little more."

The Christian pastor John Wesley (found of Methodism) once gave a sermon on money. And he said,

"When it comes to money, earn all you can, save all you can, give all you can."¹

I think that's pretty good advice. Cornerstone, let us be a people who use money with wisdom with our trust in Jesus alone.

Let's pray...

¹ John Wesley, <https://s3.us-east-1.amazonaws.com/gbod-assets/generic/Use-Of-Money.pdf>