

## Wisdom for Managing Money

Series: Wisdom for Life (Proverbs)

Brad Bailey – August 19, 2018

Our entire relationship to money and life's possessions is one of being \_\_\_\_\_ of what has been \_\_\_\_\_ to us to care for.

Genesis 2:15

Psalm 24:1

1. Make the goal of your relationship with money that of exercising \_\_\_\_\_ and \_\_\_\_\_ in relationship to God... the source of all life.

*Don't let me be too poor or too rich. Give me just what I need. If I have too much to eat, I might forget about you; if I don't have enough, I might steal and disgrace your name. – Prov. 30:8-9*

2. Confront the \_\_\_\_\_ we can give to money and material possessions.

*“For the love of money is a root of all kinds of evil.” - 1 Tim. 6:10*

*Trust in your wealth, and you will be a failure, but God's people will prosper like healthy plants. - Proverbs 11:28 (CEV)*

3. Establish honoring your responsibility and trust with God by making your \_\_\_\_\_ commitment that of \_\_\_\_\_ to the communal work of God.

*Honor the LORD with your wealth and with the first fruits of all your produce; then your barns will be filled with plenty, and your vats will be bursting with wine. - Proverbs 3:9-10 (ESV)*

4. Know what \_\_\_\_\_

Pay careful attention to the condition of your flocks, give careful attention to your herds, for riches do not last forever, nor does a crown last from generation to generation. -Proverbs 27:23-24

5. \_\_\_\_\_ well (Take control of what you do control.)

*Good planning and hard work lead to prosperity, but hasty shortcuts lead to poverty. - Proverbs 21:5 (NLT)*

Proverbs 6:6-8 (TLB)

*Take a lesson from the ants....learn from their ways and be wise! ....they labor hard all summer, gathering food for the winter.*

6. \_\_\_\_\_ money intentionally

- Avoid \_\_\_\_\_ spending. (The foolish spend all on short term desires...“impulse” buying...rather than save for longer term needs.

*In the house of the wise are stores of choice food and oil, but a foolish man devours all he has.- Proverbs 21:20*

- Avoid Debt (The foolish BURY themselves in DEBT.)

*Those who borrow are slaves of moneylenders. - Proverbs 22:7*

*Don't be one of those who enter agreements, who put up security for loans. If you have nothing with which to pay, even your bed will be taken from under you. - Proverbs 22:26-27 (CBD)*

- Avoid hoarding (The foolish HOARD their resources.)

*A stingy man hastens after wealth and does not know that poverty will come upon him. - Proverbs 28:22 (ESV)*

*There is one who scatters yet increases more; And there is one who withholds more than is right, But it leads to poverty. The generous soul will be made rich, And he who waters will also be watered himself. - Proverbs 11:24-25 (NKJV)*

7. Be \_\_\_\_\_ towards the needs of others.

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### Intro

We are continuing in our series entitled “Wisdom for Life.” Wisdom is defined best as the ability to know how life actually works...and what is the right response for the many choices we make. The Biblical Book of Proverbs became a means to share divinely inspired wisdom for life. (In particular it is believed to have been written with young men in mind.)

### Today... Wisdom for Managing Money

**It may be helpful to realize that when we consider money... it’s not simply about the object itself. Money itself is simply a medium of exchange. (Some culture used salt...some cheese... Aztecs used cocoa beans.) When we speak of money... we are really speaking of our relationship to material possessions and life’s resources.**

**Our relationship to money is not an easy one. It would appear to be a “strange relationship.”**

We **want** it... and we **resent** it.

We believe it is the **answer** to most of our **problems**... and we believe it’s the **source** of most of our **problems**. We can attach enormous hopes on it...and worship it... and also feel it’s the most oppressive force in life and deem it evil.

**In general... all that money represents...in managing life’s provisions and security... can be a source of stress.**

**In fact, it’s given as the number one cause of stress in America [1] (85 percent say they “sometimes” feel stressed about money, a full 30 percent say they’re “constantly” stressed about their finances. [2]0**

**And our different associations with money...and ways of managing money...make relationships challenging.**

A recent poll (2014), found that **70% of couples argue about money**, putting it ahead of conflicts over chores, sex, or snoring.

It’s also now the **number one conflict that is given for divorce.**

**51% of all spouses** that call it quits say their decision had something to do with their finances. [3]

(**Today’s marital vows** might be more accurate if they ended with until “**debt to us part.**”)

In the midst of it... we have a Creator who really cares about our relationship with money. I have come to believe that God sees that what what’s been lost...is our whole role in relationship to life’s resources.

***Our entire relationship to money and life’s possessions is one of being managers of what has been extended to us to care for.***

**Genesis 2:15 (NIV)**

*The LORD God took the man and put him in the Garden of Eden to work it and take care of it.*

Here God is revealing our true position in relationship to all of life's resources. He is saying: "I have created a world full of goodness...and provision. I have created you with capacity to help manage these resources.

*Our entire relationship to money and life's possessions is one of being managers of what is not fundamentally ours.*

### **Psalm 24:1**

*The earth and everything in it, the world and its inhabitants, belong to the Lord.*

**We are managers. That is what the older word "steward" or stewardship refers to. It means managers. [4] This is the fundamental truth that defines every other aspect of managing money.**

**Jesus describes how we are managers... given a responsibility...and in every story... the owner is coming back. [5]**

**Jesus is leading us into a larger God centered life. His calling is from simply being rooted in this world ...or enjoying this world but rooted in larger.**

And so the wisdom of Proverbs reflects this larger understanding about life.

***Wisdom in managing money is not simply about how I get rich...but how I honor God and truly flourish in the fullness of life.***

So the first point of wisdom for managing money is this...

***1. Make the goal of your relationship with money that of exercising responsibility and trust in relationship to God... the source of all life.***

**There are a million books or articles or blogs or shows that all want to help you develop your financial goals. Many may be helpful. But none will be more helpful than this wisdom from Proverbs,**

### **Proverbs 30:8-9 (CEV)**

*Don't let me be too poor or too rich. Give me just what I need.*

*If I have too much to eat, I might forget about you; if I don't have enough, I might steal and disgrace your name.*

That is a **radically different goal** than what **this world will generally shape in us.**

Yet it **calls out to us...**as exactly what will **serve us in flourishing well.**

**It understands this....your relationship to God...** who loves you...is the most important and powerful force that exists. So wisdom understands that our relationship to money should be that which lets us live in a dynamic connection to God.

When Jesus was asked...you live in such a powerful relationship with God... teach us to pray...  
...you may recall that he said such a prayer should include:

***"Give us this day our daily bread."*** Matt.6:11

**What kind of bread? "Daily" I don't know about you...but my nature would prefer not to live in the daily dynamic dependency. I don't want to ask God for daily bread...I'd rather ask God to provide the lifetime security plan. But Jesus is bringing forth that which aligns me in the proper way with God.**

**And this reflects why the Scriptures speak so much about our relationship to money. This is why Jesus speaks so much about our relationship to money. Nearly a third of the Gospels relate to money and attachments to possessions.**

**Money represents what we trust and honor more than anything else.  
*We will serve what we truly trust and honor most.***

**It's been said: If you want to know who one's god is... review one's use of money.**

**Jesus puts this in the most challenging of terms...**

**Luke 16:13**

"No servant can serve two masters. Either he will hate the one and love the other, or he will be devoted to the one and despise the other. You cannot serve both God and Money." [5b]

Related to this...Proverbs tells us to...

***2. Confront the foolish attachments we can give to money and material possessions.***

Never does God refer to money as evil...in fact it's a part of what we are given as a trust. The **problem is placing too much value in money.** The problem lies with attaching more to money.

**As the Apostle Paul said ...**

***"For the love of money is a root of all kinds of evil."*** - 1 Timothy 6:10

**What is evil?... the love we give... the attachment we make... with money and material things.**

**Proverbs 11:28 (CEV)**

***Trust in your wealth, and you will be a failure, but God's people will prosper like healthy plants.***

**If we attach ourselves to dead things we will come to a tragic end.**

But if we **live in relationship to God... attach out identity** to being His... attach our **hearts to Him...we will stay connected to life....and flourish.**

**So we do well to consider** what we **inwardly presume** about money.  
We all **form associations... attachments... hopes** of what money can buy.

If people begin asking: **“What would you do if...?”**....invariably at the start comes... **“What would you do if you had a million dollars?”**

It’s a fun spin...and I hear it commonly...especially among kids. And it reflects something we presume: **“What couldn’t I do... or have...”**

I find as people get older... they don’t respond quite as quickly. Why? ... LIFE begins to reveal something. **Money can’t buy happiness.**

It’s been well noted...

**MONEY will buy you a bed, but not sleep.**

**BOOKS.....but not brains.**

**FOOD.....but not an appetite.**

**ATTIRE.....but not beauty.**

**A HOUSE.....but not a home.**

**MEDICINE.....but not health.**

**LUXURIES.....but not culture.**

**AMUSEMENTS.....but not happiness.**

So let’s confront the foolish attachments we can give to money and material possessions.

**3. Establish honoring your responsibility and trust with God by making your first commitment that of contributing to the communal work of God.**

**Proverbs 3:9-10 (ESV)**

*Honor the LORD with your wealth and with the firstfruits of all your produce; then your barns will be filled with plenty, and your vats will be bursting with wine.*

**For some this is a familiar command...for some it may sound strange and scary.**

When God formed his people to bless this world... they were to honor Him as the true king. It designated who they trusted and honored as their king.

God was creating a new people to reflect and reveal life in relationship to him. So in the same way that people honored a king by their tithe... God said I am creating a new sovereign people. **I am your king...and you give to my new kingdom community.**

**Now someone may wonder... if God owns everything...controls everything....why doesn’t he just create the means out of thin air... print his own money.**

I would venture to say it’s because... **God is not just fulfilling His purposes...but forming people to be partners in those purposes.** We were created as partners.

Illus: Tony Campolo, Sociology Professor and popular speaker, told of his experience one year at a Women's Conference where he was making a major address. At the point in the program when the women were being challenged with a several thousand dollar goal for their mission projects, the Chairperson for the day turned to Dr. Campolo and asked him if he would pray for God's blessing upon the women as they considered what they might do to achieve the goal. To her utter surprise, Dr. Campolo came to the podium and graciously declined her invitation. "You already have the resources necessary to complete this mission project right here within this room," he continued. "It would be inappropriate to ask for God's blessing, when God has already blessed you with abundance and the means to achieve this goal. The necessary gifts are in your hands. As soon as we take the offering and underwrite this mission project, we will thank God for freeing us to be the generous, responsible and accountable stewards that we are called to be as Christian disciples." When the offering was taken, the mission challenge was over-subscribed and Dr. Campolo led a joyous prayer of thanksgiving for God's abundant blessings and for the faithful stewardship of God's people.

So wisdom calls out to understand this as the FISRT responsibility. This was given as foundational because it is.

**It establishes the whole nature of one's relationship to life's resources.**

If you let making your first commitment that of giving to God's work... it establishes the whole nature of responsibility and trust at the core of your whole relationship to money.

It's dynamic...and it's liberating. It's **dynamic because** it involves **real faith**. The whole nature of **first fruits**...is rather dynamic. You give before you have certainty. In an agrarian culture... you sow and wait. When the first crops come forth... it's encouraging...but to commit to contributing the first is a powerfully act of dynamic dependency...because you don't know for sure what will follow. [6]

It's also **liberating** because you become free of trying to be in the role of God. You allow God to be the ultimate one who is in control. Trying to control more than you control... only leaves us bound in an impossible role. So it's liberating to settle one's role and rights.

And to manage giving the first fruits and managing the rest... we need to...

#### **4. Know what you have**

Proverbs 27:23-24 (NET)

*Pay careful attention to the condition of your flocks, give careful attention to your herds, for riches do not last forever, nor does a crown last from generation to generation.*

Remember when this was written people's assets were not a bank account or an IRA or a pension or social security, the only assets for their future were their flocks and fields. God's wisdom tells us we need to know our financial condition because you can't manage what you don't see.

**You cannot manage what you have... if you don't know what it is.**

A manager knows what they have.

**If you were to give account for what you have...could you?**

**Many think they have too much to worry about...or too little to worry about.**

**But the wise** understand that **they are responsible for whatever they have.**

I think **we relate to responsibility** as if it is **synonymous with worry.**

We think: “Oh no...if I try consider what I actually have...I will become overly weighted down with responsibility.”

It won't be because you counted....but rather because you then **presumed too little control or too much control.** (Some of you know what I mean...and some couples know that one of you tends towards one or the other.)

So God's wisdom tells us to know what we have...so we can....

### **5. Plan well (Take control of what you do control.)**

Read with me ...

#### **Proverbs 21:5 (NLT)**

*Good planning and hard work lead to prosperity, but hasty shortcuts lead to poverty.*

What leads to prosperity is **BOTH hard work...AND good planning.**

The core is **learning to develop a budget....that which you shape...** according to your needs and priorities and goals.

Either money will flow undirected...or we will learn how to tell it where to go.

You know, **few people would consider driving** their cars **without a gas gauge,** because they know the dangers and inconveniences associated with running out of gas. But most people **operate their personal finances ...without a SPENDING gauge.**

It takes planning to create and succeed at long term goal. We may want to establish more savings... but we never will without a plan.

#### **Proverbs 6:6-8 (TLB)**

*Take a lesson from the ants....learn from their ways and be wise! ....they labor hard all summer, gathering food for the winter.*

It is a good policy to set aside some funds for a rainy day. This is a prominent part of the life of Joseph in the Bible. When Joseph was the prime minister of Egypt, God gave him the wisdom to save all the excess produce of the land during the 7 years of plenty, so that there would be enough provisions during the 7 years of famine.

It's wise to save and make sufficient (but not excessive) provisions for the future.

A lack of savings is the **number one reason** people say they feel stress related to finances. 66 percent of adults, including 71 percent of millennials, say it's because they don't have a three-month emergency fund, and 46 percent say it's because they don't have any savings set aside in one to cover an unexpected expense like a job loss or medical problem. [7]

This leads to the next point...

## **6. Direct money intentionally**

We should **spend** our money **as managers**. We should embrace being **more wise than wasteful**. [8]

There are **three words of warning**...three description of what the foolish do that wisdom call us to see and avoid.

- **Avoid wasteful spending.** (The foolish spend all on short term desires (“impulse” buying) rather than save for longer term needs.

### **Proverbs 21:20 (NIV)**

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

\_Devours all he has... spends all he has. [9]

**How we spend money** is certainly something that has a **personal element** to it. This is **why there can be** so much **tension in a marriage**. Each may consider the other to be wasting money...because they each enjoy different things.

**But there is a principle** that is not simply personal...a principle that we must each reckon with. I say reckon...because it is hard... at the very core of the world we live in.

**It is the need to limit what we consume...what we buy...what we spend.**

We have to confront that..

**Our culture is designed to shape us to be shoppers...the kind of shoppers that will consume themselves.**

**Throughout human history**... your life was more **about cultivating**... the field... the livestock... whatever was yours to develop.

When the marketplace emerged... the places of trading... they became something one might engage monthly...possibly weekly. In other words.... your mind was still on cultivating and contributing.

Needless to say....today **our minds** are **shaped to focus** on **consuming**.

It may help to realize how much we have been shaped as “shoppers”...

- As Americans... we have **48 square feet of retail space** per citizen... **twice as much per-capita** retail space as **any other place** in the world.
- We actually now **spend far less in percentage** on food and basic necessities... in **1901** the average US family spent **80%** of their money on food, clothing, and housing. That is **now about 50%**. [10]

- **In 1930**, the average American woman owned **nine outfits**. **Today, that figure is 30 outfits** -- one for every day of the month. [11]
- The average American **wastes \$529 per person** each year tossing away **unwanted snacks and meals...** \$165 billion per year total. [12]
- Americans **spend more on shoes, jewelry, and watches** (\$100 billion) **than on higher education**. [13]
- The average American spends **\$1,652 per year** on **retail therapy...** which refers to **buying in order to boost feelings**. [14]

Survey respondents revealed that **the positive and therapeutic feeling** they get from retail shopping **lasts an average of five hours and 45 minutes**.

The majority (two-thirds) report their regret...**lamenting** that they should have spent the money on something more important.

CHANGE: Here is what all the research about our buying tells us. The **answer is not in chasing good deal...** as one article states: *“The road to bankruptcy is paved with good deals.”*

**The answer: Shop less.** For most of us the problem is that we SPEND too much and one reason we spend too much is because we SHOP too much-whether it’s at the mall or on the Internet. If you want to improve your finances, SHOP LESS...and LESS IMPULSIVELY.

- **Avoid Debt** (The foolish BURY themselves in DEBT.)

We should avoid habitual borrowing.

### **Proverbs 22:7 (CEV)**

*Those who borrow are slaves of moneylenders.*

### **Proverbs 22:26-27 (Christian Standard Bible)**

*Don't be one of those who enter agreements, who put up security for loans. If you have nothing with which to pay, even your bed will be taken from under you.*

Proverbs spoke long ago... when debt was a weight that so clearly was placed upon the poor.

While the dynamics of debt may have changed... it still creates the greatest weight in one’s financial life.

I know it isn’t usually simply a choice people welcome. A significant challenge has been the rising cost of living, education and medical care ... at a rate greater than wages. [15]

But the rate is rising...

The **average credit card debt** of Americans between the ages of 18 and 65 is **\$4,717** [16].. and **\$15,270 per U.S. household** [17]

Over the **past two years**, average credit card debt has **increased 9 percent across the board... hitting** an all-time high of \$1.02 trillion [18]

Part of the problem is that using **a credit card is so easy**. Statistics show that when we shop with plastic we **spend 23% more money** than when we use cash. This is because using a credit card **doesn't FEEL** like we're using real money – but in the effects to our bank account...it's VERY real!

Most of us have probably figured out that **credit cards SOUND better than** what they **really are**. I get those offers in the mail...that say: **“Congratulations Brad Bailey! You are among a prestigious few who are preferred and pre-approved for a VISA platinum card with a \$25,000 limit!”**

What do we hear: They trust me. They want to give me a symbol of power. What should I hear: They trust I will spend more than I can and they will make more money.

What do we hear: Freedom. What should I hear: Debt

There's one WORD you'll never find-and it is the word “DEBT.” But that is exactly what they are selling. They are selling you DEBT but that is an uncomfortable, unpleasant word so they don't include it in their mailers. Instead they tell you, “We sell freedom to buy what you want when you want it!”

- **Avoid hoarding (The foolish HOARD their resources.)**

#### **Proverbs 28:22 (ESV)**

*A stingy man hastens after wealth and does not know that poverty will come upon him.*

The nature of being stingy is that we try to keep a tighter grip on stuff than we should. There is a **difference between being** “a **wise man who saves money**” and a “**foolish man who hoards money**. Reasonable saving is based on reasonable provisions... while hoarding is rooted in fears and selfishness.

Being stingy involves losing perspective... thinking that life is about having the most possessions when we die. [19]

**In contrast... wisdom tells us that life is about serving God's heart with God's goods. [20]**

#### **Proverbs 11:24-25 (NKJV)**

*There is one who scatters, yet increases more; And there is one who withholds more than is right, But it leads to poverty. The generous soul will be made rich, And he who waters will also be watered himself.*

You may not need to drink all the water to quench your thirst... you can share some...and find yourself even more satisfied.

Which leads to the final point before us...

## **7. Be generous towards the needs of others.**

Generosity doesn't speak of just giving everything away... it speaks of sharing with the needs around us.

And in that process... the whole relationship to money and material resources will arise...and be pressed out... if we allow ourselves to hear God's Spirit.

It means that when we think "But it's mine!"... we can hear God remind us... it all has ultimately come from Him.

When we think "But I deserve it"... we can stop and realize that getting what we deserve is not the best end. We live by grace. And others should too.

When we wonder... "Who are they that they should be helped?"...we will let God remind us.

### **Closing:**

Take a moment to consider what point of divine wisdom may be speaking to you in a timely way. I want to give us each a moment to bring that before God.

### **Prayer:**

We have been shaped by this world to believe that we are **shoppers**... restore us as those who are the **stewards**... not primarily consumers but managers.

We have been shaped by this world to believe that we are the **entitled**... restore us as those who are the **entrusted**.

### **Notes:**

1. APA report - <http://www.apa.org/news/press/releases/2015/02/money-stress.aspx>

85 percent say they "sometimes" feel stressed about money, a full 30 percent say they're "constantly" stressed about their finances. [2]

2. <https://www.cnbc.com/2018/03/19/30-percent-of-americans-are-stressed-out-about-money-constantly.html>

3. Five Money Moves Every Couple Should Make – Dan Kadlec with Kerri Anne Renzulli - June 3, 2015- <http://time.com/money/page/five-money-moves-every-couple-should-make/>

4. Such a position in life is also reflected in

Riches and honor come from You, and You are the ruler of everything. – 1 Chronicles 29:12

"Naked came I out of my mother's womb, and naked shall I return thither: the Lord gave, and the Lord hath taken away; blessed be the name of the Lord." - Job 1:21

5. Consider Matt 25:14-20 "Again, it will be like a man going on a journey, who called his servants and entrusted his property to them. To one he gave five talents of money, to another two talents, and to another one talent, each according to his ability. Then he went on his journey. The

man who had received the five talents went at once and put his money to work and gained five more. So also, the one with the two talents gained two more. But the man who had received the one talent went off, dug a hole in the ground and hid his master's money. After a long time the master of those servants returned and settled accounts with them."

5b. This issue of trust is also reflected in Jesus admonition: "Seek first the kingdom of God and his righteousness, and all these things will be added to you" - Matthew 6:33

6. Regarding the role and significance of first fruits, also note: see:

Lev. 23:9-14

Exodus 23:16

Deuteronomy 18:1-5

1 Corinthians 15:20

2 Thessalonians 2:13

Malachi 1:6-14 "A son honors his father, and a servant his master. If then I am a father, where is my honor? And if I am a master, where is my fear? says the Lord of hosts to you, O priests, who despise my name. But you say, 'How have we despised your name?' By offering polluted food upon my altar. But you say, 'How have we polluted you?' By saying that the Lord's table may be despised. When you offer blind animals in sacrifice, is that not evil? And when you offer those that are lame or sick, is that not evil? Present that to your governor; will he accept you or show you favor? says the Lord of hosts. And now entreat the favor of God, that he may be gracious to us. With such a gift from your hand, will he show favor to any of you? says the Lord of hosts. Oh that there were one among you who would shut the doors, that you might not kindle fire on my altar in vain! I have no pleasure in you, says the Lord of hosts, and I will not accept an offering from your hand. For from the rising of the sun to its setting my name will be great among the nations, and in every place incense will be offered to my name, and a pure offering. For my name will be great among the nations, says the Lord of hosts. But you profane it when you say that the Lord's table is polluted, and its fruit, that is, its food may be despised. But you say, 'What a weariness this is,' and you snort at it, says the Lord of hosts. You bring what has been taken by violence or is lame or sick, and this you bring as your offering! Shall I accept that from your hand? says the Lord. [14] Cursed be the cheat who has a male in his flock, and vows it, and yet sacrifices to the Lord what is blemished. For I am a great King, says the Lord of hosts, and my name will be feared among the nations."

Malachi 3:10 "Bring the full tithes into the storehouse, that there may be food in my house. And thereby put me to the test, says the Lord of hosts, if I will not open the windows of heaven for you and pour down for you a blessing until there is no more need."

7. <https://www.cnn.com/2018/03/19/30-percent-of-americans-are-stressed-out-about-money-constantly.html>

8. The wisdom of Proverbs understands that earning and spending are two side of our responsibility. If we don't take responsibility for producing (earning) we are related like kin to being wasteful in spending.

Proverbs 18:9 'He also that is slothful in his work is brother to him that is a great waster.'

9. We may also consider...Proverbs 21:17 (NIV)

He who loves pleasure will become poor; whoever loves wine and oil will never be rich.

10. <https://kk.org/extrapolations/tag/time-spent-shopping/>

11. [The road to bankruptcy is paved with good deals.](#)

12. <https://www.usatoday.com/story/money/personalfinance/2014/03/24/20-ways-we-blow-our-money/6826633/>

13. [Psychology Today](#))

14. [Americans spend \\$1,652 per year on retail therapy](#) By Sam Paul, SWNS, December 6, 2017

It can also be noted: 96% of adults and 95% of teens admit they participate in some form of retail therapy. ([Yahoo](#)). More than a third of adults and teens said shopping made them feel better than working out. ([Yahoo](#))

15. <https://www.creditkarma.com/studies/i/average-debt-american-household-on-rise/>

16. [TIME](#)

17. <https://www.usatoday.com/story/money/personalfinance/2014/03/24/20-ways-we-blow-our-money/6826633/>)

18. America's debt load is hitting record — and risky — territory by Martha C.

White / Jan.12.2018 <https://www.nbcnews.com/business/economy/america-s-debt-load-hitting-record-risky-territory-n837251>

19. Similarly, Proverbs 23:6-7 (ESV) - Do not eat the bread of a man who is stingy; do not desire his delicacies, for he is like one who is inwardly calculating. "Eat and drink!" he says to you, but his heart is not with you. The foolishness is most pronounced in Jesus' teaching:

Luke 12:15-21 (NIV)

<sup>15</sup> Then he said to them, "Watch out! Be on your guard against all kinds of greed; a man's life does not consist in the abundance of his possessions."

<sup>16</sup> And he told them this parable: "The ground of a certain rich man produced a good crop.

<sup>17</sup> He thought to himself, 'What shall I do? I have no place to store my crops.'

<sup>18</sup> "Then he said, 'This is what I'll do. I will tear down my barns and build bigger ones, and there I will store all my grain and my goods.

<sup>19</sup> And I'll say to myself, 'You have plenty of good things laid up for many years. Take life easy; eat, drink and be merry.'"

<sup>20</sup> "But God said to him, 'You fool! This very night your life will be demanded from you. Then who will get what you have prepared for yourself?'

<sup>21</sup> "This is how it will be with anyone who stores up things for himself but is not rich toward God."

20. Regarding generosity, Proverbs also says:

Proverbs 22:9 (GW)

Whoever is generous will be blessed because he has shared his food with the poor.

Proverbs 19:17 (NIV)

He who is kind to the poor lends to the LORD, and he will reward him for what he has done.

Similarly Paul instructs: 1 Timothy 6:17-19 (NIV) - Command those who are rich in this present world not to be arrogant nor to put their hope in wealth, which is so uncertain, but to put their hope in God, who richly provides us with everything for our enjoyment. <sup>18</sup> Command them to do good, to be rich in good deeds, and to be generous and willing to share. <sup>19</sup> In this way they will lay up treasure for themselves as a firm foundation for the coming age, so that they may take hold of the life that is truly life.

And perhaps most notably... Paul captures the contrast of working as a means to provide as the opposite of stealing.

“He who has been stealing must steal no longer, but must work, doing something useful with his own hands, that he may have something to share with those in need.” - Ephesians 4:28 (NIV)

All work...is not simply to provide for ourselves...but also for others.