



Proverbs Wealth and Poverty

Summary: Where do wealth and poverty come from? Where do they lead? And what is the best and proper use of wealth?

How much money would you need to be happy? Really happy?

Often, the somewhat humorous, but honest answer is: just a little bit more. Whatever I have, plus just a little bit more. But is that right?

We've been looking at the book of Proverbs this summer, a book written by a father to instruct his son in wisdom, to teach the young man how to live a righteous life. We've looked at the roles of men and women, parents and children. We've looked at the clash between diligence and foolishness, wisdom and folly, and learned how to make good decisions. And now we come to the topic of money because if you're going to be wise, if you're going to be live righteously, you're going to need to know how to handle money.

But what is money? I don't mean the paper and coins we use in our transactions, or the dollars, shillings, and euros we move around the Internet with our credit cards and electronic transactions. That's currency. I'm asking what do they all represent? What *is* money?

And the answer is: money is liquefied life. You give someone or something your time, your energy, your talent, your creativity, your sweat, and in exchange, they give you money. You have made an exchange: time and effort for currency. And then, you can take your money and exchange it again with other people or companies to get the things you want.

So, when you spend your money, you're actually spending your life. You're not just paying with dollars and cents or pounds and pence; you're paying with hours and minutes. You're spending yourself, or the life of someone close to you in every transaction you make.

As a result, you can tell more about a person's relationship with God by looking at their finances than you can by looking at their Bible. Because when you look at their Bible you see what passages they've been touched by, when you look at their financial records, you'll see what passages they actually live by.

So let's take a look at what God wants to teach us about money here in the book of Proverbs and learn, at the same time what God wants to teach us about life.

We'll look at wealth and poverty, we'll see two of the best things in life you can get without money, and we'll ask the question: how should we spend the money we have?

We begin by noticing that wealth is peculiar, because there is danger in having too much, but also in having too little.

Ready with me in Proverbs 30

Pr 30:7 Two *things* I request of You
(Deprive me not before I die):
8 Remove falsehood and lies far from me;

This is the first of the two things he is requesting from God – keep from lies and falsehood, but then, also:

Give me neither poverty nor riches—
Feed me with the food allotted to 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.

Here we see a concept we have encountered before – there is a ditch on either side of the road and both are dangerous. It’s dangerous to be poor: you might be tempted to steal.

Many of you know and love the story of Les Miserables which follows the redemptive story of Jean Valjean attempting to remake his life and the lives of others after being released from a French prison. The entire story hinges on the drama of his attempts to rebuild his life as former inmate. But why was he in prison in the first place? The opening song of the famous musical tells you: he stole a loaf of bread to feed his sister and her starving child.

It’s a tragic ethical dilemma and it’s the kind of thing that Agur, the author of these proverbs in chapter 30 is talking about. Keep me from the kind of poverty that makes me feel like God has abandoned me, that I’m all alone, and tempts me to break laws and compromise my ethics.

But he also says, keep me from too great of riches lest I think that I have no need for God. This is where many of the people that live around us are today. They have a nice car, a nice place to live, they drink clean water, they don’t miss any meals. They have these nice little plastic miracle makers in their pocket – if they need something, they just charge it. They feel full - who needs God?

Now, I’m not saying all poor people are criminals, and rich people are spiritually ambivalent, but God is telling us, through Proverbs, there’s a ditch on either side of the road. There’s danger in having too much and danger in having too little.

This is why, when Jesus’ disciples asked Him to teach them how to pray, He gave them the Lord’s Prayer which includes a reminder of our daily dependence on God.

Matthew 6:9 ... Our Father in heaven,
Hallowed be Your name.
10 Your kingdom come.
Your will be done
On earth as *it is* in heaven.
11 Give us this day our daily bread.
12 And forgive us our debts,
As we forgive our debtors.
13 And do not lead us into temptation,
But deliver us from the evil one.
For Yours is the kingdom and the power and the glory forever. Amen.

The key is to live in the tension in the middle. Relying on God for all your daily needs, remembering everything you have is a gift from Him, and you are just a steward, a temporary manager, who will give an accounting for how you used everything you had.

So let's go back to our question – how much money would you need to be happy? It seems the better answer is: some, but not too much. Let's take some time to consider both wealth and poverty, how they're produced and the dangers of each.

We start with wealth. As we have seen in some of our earlier studies, wealth can be a good thing, and in general - if you live in a place that has some amount of justice, opportunity, and fairness built into it's laws and structure - in general, a life of righteousness and godliness will produce wealth

Pr 10:4 He who has a slack hand becomes poor,
But the hand of the diligent makes rich.
5 He who gathers in summer *is* a wise son;
He who sleeps in harvest *is* a son who causes shame.

Pr 13:11 Wealth *gained by* dishonesty will be diminished,
But he who gathers by labor will increase.

God is teaching us a principle: in general, diligence and hard work result in increasing wealth.

And wealth provides greater opportunity and freedoms than poverty. Listen to:

Pr 22:7 The rich rules over the poor,
And the borrower *is* servant to the lender.

When you owe people money, or when you need things from them, you are in a position of dependence. For that reason, it is better to be out of debt, and to have savings, than to carry debt or spend everything you earn. Part of managing your money well includes

building up some savings. Look at:

Pr 10:15 The rich man's wealth *is* his strong city;
The destruction of the poor *is* their poverty.

The word for destruction here is used elsewhere to speak of a ruined city, so the contrast is between a strong, thriving, walled, city and place that has been invaded, ransacked, and left desolate. Where would you rather live?

The point of the proverb is: having money makes it easier to navigate the obstacles and challenges of life. If your car needs some work, you just schedule it and get it done. And, most likely, it's a newer car, and all it needs is an oil change or routine maintenance, which may be expensive, but at least you can schedule at the most convenient time for you.

But what happens if you're poor and you have a less reliable, older car, and it suddenly breaks down? It probably happens at the least convenient time possible – let's say on your way back to work from lunch. So you miss work, and now you're in trouble with your boss, and you're not getting paid for the hours you miss. And let's say now you're also unable to arrive on time to pick up your child from day care so you're charged with a penalty. Now you're out the cost of whatever it's going to take to fix the car and pay the childcare penalty, and your paycheck is going to be smaller because of the hours you worked. It's been a pretty rough day.

If you bounce a check paying for the repairs there will be another penalty for that, or if you have any room on your credit card you could use that and pay interest on the expense, or you can try to get a payday loan and pay interest there too. You might try to get a friend or family member to send you some money, but even if they have it to lend, there's usually a charge for wiring it to you.

Sometimes the wealthy forget or never really know how expensive it is to be poor. And this is why so many people are just one bad accident from living on the streets. They're perched precariously at the edge of a financial cliff while the rich man's wealth provides a buffer and barrier against such dangers:

Pr 10:15 The rich man's wealth *is* his strong city;
The destruction of the poor *is* their poverty.

So, one of the first steps you should take if at all possible, is to build up some savings.

But watch out, because Proverbs also teaches that how you get your wealth matters. Money is not evil all by itself, but it can cause people to do evil things and those who live for money often lose more than they gain. Listen to

Pr 28:8 One who increases his possessions by usury and extortion
Gathers it for him who will pity the poor.

Pr 20:17 Bread gained by deceit *is* sweet to a man,
But afterward his mouth will be filled with gravel.

Pr 21:6 Making a fortune through a lying tongue
is a vanishing mist, a pursuit of death.

If you make money by charging people high interest rates, making unfair demands, or by lying and deceitfulness, God's justice will hunt you down.

Maybe you say, that's not me. I don't lie, cheat, or steal, I don't oppress other people, I just work hard and I accomplish my goals. Well, God has something to say to you too:

Pr 23:4 Do not overwork to be rich;
Because of your own understanding, cease!
5 Will you set your eyes on that which is not?
For *riches* certainly make themselves wings;
They fly away like an eagle *toward* heaven.

Work is good, wealth can be good, it can provide for you and your family and the people and causes you care about. But it isn't everything and it's not guaranteed to last. We should use money, but put our ultimate trust in God.

Money is temporary, God is eternal. The things you work so hard for can be lost or stolen or broken. Your money and your possessions can fly away. Madeleine and I recently had neighbors move away. They were an older couple, and before they left we spent a lot of time with them helping them prepare for the move. And one of the things they talked to us about was how much money they needed for their house because they were looking at the value of their previous investments and the rise and the fall of stock prices and they were wondering, how long can we afford to live? If the markets did well, they would be fine, but if the markets tanked again they weren't sure how they would make it.

I remember living here nearly ten years ago when the bottom fell out of the housing market. You had families that moved here, bought a house, and now a few years later it was suddenly worth less than what they paid for it, and now their job was moving them. This stuff happens. Money flies away. I know missionaries who live on the financial support of other churches and Christians, but keep an eye on the financial exchange markets – they know when to convert currency and get the best deals because when the value of their local currency goes up relative to the dollar, it's a pinch for them and it can happen suddenly.

Friends, we forget at times how volatile the economy is and how fragile our little personal kingdoms are. Natural disasters and political crises can strip us of our riches overnight. Fortunately, there is something more important than money that can't be taken from us. Listen to:

Pr 11:4 Riches do not profit in the day of wrath,
But righteousness delivers from death.

Pr 11: 28 He who trusts in his riches will fall,
But the righteous will flourish like foliage.

More money is not the answer to every problem in life. Money can't buy you everything. It's good, it's a tool, in general, it can make your life and lives of those you love better. But it's not the most important thing. Righteousness is more important money. And righteousness can be had without money as we're about to see as we turn our attention to what God wants us to know about poverty.

You might expect God to identify with the rich, the powerful, the successful, the popular, especially if you listen to some preachers of prosperity talk about their nice cars, big house or airplane. But listen to what God says clearly in the Bible:

Pr 14:31 He who oppresses the poor reproaches his Maker,
But he who honors Him has mercy on the needy.

Pr 19:17 He who has pity on the poor (shows kindness, extends grace, is generous to the poor) lends to the LORD,
And He will pay back what he has given.

Pr 22:22 Do not rob the poor because he is poor,
Nor oppress the afflicted at the gate;
23 For the LORD will plead their cause,
And plunder the soul of those who plunder them.

Basically, God says, if you mess with the poor, you're messing with Me, and if you honor the poor, and have mercy on them, you're doing it to Me. Jesus said something similar about giving a cup of cool water in His name, or visiting those in jail – what you do for them, you are doing it for Him.

But if virtues like diligence and righteousness tend to produce wealth, what do we make of poverty? Is poverty your own fault? Is poverty punishment? Well, Proverbs speaks of two sources of poverty. It can be the result of personal choices that are avoidable OR environmental factors that are not.

God has designed the world in such a way that, in general, laziness, indulgence, and selfishness prevent you from gaining wealth and to cause any wealth you do have to disappear:

Pr 23:19 Hear, my son, and be wise;
And guide your heart in the way.

20 Do not mix with winebibbers,
Or with gluttonous eaters of meat;
21 For the drunkard and the glutton will come to poverty,
And drowsiness will clothe *a man* with rags.

Pr 21:17 He who loves pleasure *will be* a poor man;
He who loves wine and oil will not be rich.

Pr 25:16 Have you found honey?
Eat only as much as you need,
Lest you be filled with it and vomit.

Isn't Proverbs fun?!?

The sad thing is, sometimes poverty is avoidable. Sometimes it is the consequence of poor choices. God has designed the world so that we often reap what we sow – work hard and you will be rewarded, slack off, and you will eventually begin to lose what you started with.

But, there are also systemic sources of injustice and oppression that lead to and sustain poverty. As we read in:

Pr 13:23 (ESV) The fallow ground of the poor would yield much food,
but it is swept away through injustice.

There is a world of difference between the two sources of poverty and the two different types of people who experience them. Some people lack material goods because they just aren't willing to work hard; others work hard and have nothing to show for it.

Fortunately, there are things in this life that are more valuable than money and material wealth. Remember that righteousness is more important than riches. And character is one of those things that you can possess and grow regardless of much money you have. Listen to:

Pr 28:6 Better *is* the poor who walks in his integrity
Than one perverse *in his* ways, though he *be* rich.

Pr 19:22 What is desired in a man is kindness,
And a poor man is better than a liar.

Pr 22:1 A *good* name is to be chosen rather than great riches,
Loving favor rather than silver and gold.

Character can't be bought with money, but the rich as well as the poor can develop it, and it impacts something else that can be had by both the rich and the poor: relationships, with God and with others. Proverbs says

Pr 17:1 Better *is* a dry morsel (dry crust of bread) with quietness (peace),
Than a house full of feasting *with* strife.

Pr 15:16 Better *is* a little with the fear of the LORD,
Than great treasure with trouble.

17 Better *is* a dinner of herbs where love is,
Than a fatted calf with hatred.

(NLT: A bowl of vegetables with someone you love
is better than steak with someone you hate.)

What good is it to work hard and be able to afford to a nice meal, whether you made it at home or go out and eat, when there's nothing but fussing and fighting and friction at the table? It's better to have a simple meal with people you love and who love you than something fancy, foreign, or exotic with tension, stress, and arguments.

The best things in life don't have price tags or barcodes. And that includes our relationships – with God and with others. Relationships are more important than money and all the maneuvering you do to get more of it. I know you believe that, I know it doesn't take much to convince you of that, but is there proof of it in your life?

Remember, there is a ditch on either side of the road; we opened our study this morning with a man praying that God wouldn't give him too much or too little. Regardless of how much money you do or don't have, or how much you will or won't make – right now, today, what's the status of your relationships? And, how are you doing with righteousness?

You don't need more money to develop either of them. In fact, if you're not careful, money can get in the way of both. So, what is money good for?

Well, what's the purpose of life? To love God and love others. And you can use your money to do that.

Pr 3:9 Honor the LORD with your possessions,
And with the firstfruits of all your increase;
10 So your barns will be filled with plenty,
And your vats will overflow with new wine.

Pr 11:24 There is *one* who scatters, yet increases more;
And there is *one* who withholds more than is right,
But it *leads* to poverty.
25 The generous soul will be made rich,
And he who waters will also be watered himself.
26 The people will curse him who withholds grain,
But blessing *will be* on the head of him who sells *it*.

Jesus said it like this:

Matt 6:19 “Do not lay up for yourselves treasures on earth, where moth and rust destroy and where thieves break in and steal; 20 but lay up for yourselves treasures in heaven, where neither moth nor rust destroys and where thieves do not break in and steal.

Most of the things that money can buy are things that will end up in the trash or be passed on to someone else. You don't get to take your stuff with you when you die. The Pharaohs of Egypt tried that, and people just came along and robbed their graves. Life is not about stuff, that's why Jesus warns us:

Matt 6:21 ... where your treasure is, there your heart will be also.

Where is your heart this morning? Well, ask yourself: what are the things I treasure most? Is righteousness important to me? Is it important that I grow spiritually and let God have His way in me? Am I confessing my sin, my shortcoming, and asking Him for strength to grow so that whether I face financial gain or loss I am able to stay the course of Christ?

And, am I growing in my relationships? Am I using my wealth to build them? Am I giving, helping others, or am I hoarding? We're called to love people and use things, but there is this constant terrible pull to love stuff and use people. This is why we need God to transform and continue transforming our hearts – so that we value the things He values and treasure the things He treasures.

God has a lot to say about money. But remember, none of this is really about your dollars and cents, it's about your hours and minutes, and ultimately it's about your life. So where is your treasure, what do you value most, and how are you spending your money, and your life, to get it? These are important questions to ask, and take action on as God reveals things in our lives.

If you have messed up with your money, or messed up with your life – the next steps are the same – come to God, confess, ask for forgiveness and a new start, and ask Him to direct you each step of the way from here. He is merciful, He is good, and He wants even better things for you than you want for yourself.

Let's pray.