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Message: Wisdom and Money

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I wonder how many of you remember or have heard of the name Howard Kirby. Does that name ring a bell? Howard Kirby was in the news recently. It seems that Howard found \$43,000 in cash in his sofa. He went to the Habitat for Humanity thrift store, bought a used sofa, brought it home and found that it was very uncomfortable to sit on. His daughter took the initiative to unzip one of the cushions and lo and behold there was \$43,170 in cold hard cash inside the pillow of that couch. You know what Howard did? Howard said in some of the reports, it wasn't reported in all of them, that he was a born again Christian and felt compelled to take it back to the store. So he took the bag of cash back to the store. The store found the people that had turned the couch in and gave it to them. It was the grandfather that had been stashing the cash away all of those years. Howard made this comment. He said, "I just thought it was the right thing to do. I always wondered what I would do if it happened, and now I know." Now you don't need to go to any of the local thrift stores. I've already checked there.

We've been studying in the book of Proverbs and this is a book that tells us how to live life wisely. It tells us how to live life wisely because it tells us about God. It tells us about ourselves. It tells us about how God wants us to view life itself. We come this morning to this study on wisdom and wealth. We get to learn from the wisest man apart from Jesus who ever lived and we get to learn from a guy who was exceedingly wealthy. This is what we want to see. Money has a way of exposing our hearts and revealing our priorities. It's not so much a matter of what's in your wallet. It is really more a matter what's in your heart.

So let's look at that. I want to start off by giving you an overview of just a couple of principles with regard to money in terms of just the Bible itself overall. There are two things that stand out to me when you take on this particular subject. All through Scripture you see first of all that God is concerned about every area of our life. He is

concerned about every area of our life, including our finances, including what our heart looks like towards those things. He's concerned enough to tell us just in this one book there are over 100 references that deal with money. You draw just from this one particular book study the fact that this is not an insignificant matter. This is something that must be of great importance to God that He would give us this much information just about this one area.

Secondly, it's easy to get out of balance regarding what the Bible teaches about these matters of prosperity and poverty. As you take the whole of Scripture it's easy to get these two issues out of balance. Let me explain what I mean. This imbalance is very clearly demonstrated in the church today in America. If you think of prosperity and poverty on a continuum, there's a whole mindset, a whole philosophy, a whole theology called prosperity theology. This prosperity theology drives people to think that there's a direct one-to-one correlation between the blessing of God in my life and material wealth, the things of this world. It is rightly called prosperity gospel because these people believe that the blessing of God is seen in how much stuff they have. If you don't think that this is a threat to the gospel, then I would encourage you to take an hour to two hours and watch the documentary called *American Gospel*. *American Gospel* is an absolutely fascinating documentary. It dives deep into this theology of prosperity theology and it shows us very clearly what the outcomes of this are. Tragically, we're transporting this stuff. We're exporting this stuff all around the world. It didn't start in some poverty-stricken country because it wouldn't go anywhere in the country. It started in the wealthiest country in the world, America, and we for whatever reason have all kinds of Christians who have bought into this false teaching. It is not enough that they bought into it. They want to take it to the rest of the world. So you can get out of balance pretty quick on that prosperity spectrum.

The other side of that of is austerity theology. Austerity theology says Jesus didn't even have a place to lay his head. Isn't Jesus the one who said it will be easier for a camel to go through the eye of a needle than it is for a rich man to get in heaven? After all, based on just the words of Jesus, isn't it better to be poor because it seems like it's kind of slanted that way. In the encounter with the rich young ruler what Jesus

said was go and sell all that you have. So we have this other side of this imbalance that says we need the austerity gospel.

So what are we supposed to think about money and these two choices? Let's look at Proverbs. Let's look at this matter of money. I want to have us look at seven principles this morning from Proverbs about money. Here's the first thing we want to see. Money can be a source of temptation whether you have a lot or whether you have a little. On an unrelated note, I remember in Dallas in seminary Dr. Howard Hendricks's class on marriage and family. He was talking about finances and he was talking about counseling. He had counseled hundreds of couples for hundreds of hours over his ministry time. He said it doesn't matter whether you have a lot or whether you have a little, couples fight about money. They fight about what to do with their money. Proverbs in effect tells us that there's a temptation that awaits us on either end of the spectrum whether you have a lot or whether you have a little. In the only prayer that is recorded in the book of Proverbs, listen to what Agur prays in Proverbs 30 and verse 7: "Two things I ask of you; deny them not of me before I die. Remove far from me falsehood and lying; give me neither poverty nor riches; feed me 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 think it wouldn't take any convincing this morning for every one of us to realize we don't probably want to be praying for poverty. We probably don't know a lot of people who pray for poverty unless they're in to that austerity theology movement.

But why would we not for money? What would be the reason that we should not pray for wealth? Agur gives us a beginning point here. I want to start off by just looking quickly at the dangers of wealth. What are the dangers of wealth? The first thing is money can numb our heart and undermine our sense of dependency. Money can numb our heart or undermine our sense of dependency. We might get the mindset I'm okay financially. I think I'm okay spiritually. Who prays give me this day my daily bread when their pantry is full and overflowing? It's very easy to begin to think when we have all that we need that we don't need God. One of the warnings that Proverbs is going to give to us is wealth, a large amount of money, can numb our heart. It can cause us to not be as dependent as we're to be on God. Let's be honest enough to say money can cure a lot

of problems, can't it? Money can take care of a lot of things in our life and we can become dependent on it.

Secondly, it can fuel my pride. It can fuel my pride. Proverbs 28 and verse 11: "A rich man is wise in his own eyes, but a poor man who has understanding will find him out." Paul said something similar in 1 Timothy chapter 6 verse 17: "As for the rich in this present age charge them not to be haughty." Charge them not to be proud. There's a tendency, if you have a lot of money Proverbs says, to be proud in your heart.

This is kind of a silly story, but I remember back in my last year in seminary. I worked for a fairly wealthy man. He had his own business. He had done very well. He was a very generous man, but he had a lot of money. He basically hired me to be his kind of "go-fer" guy and I was a maintenance man at his house. I just did whatever it is that needed to be done. When I would do errands for him and have to go around Dallas, he would sometimes say to me not to take his car but go ahead and take one of his. I remember driving these cars that I knew I would never drive again at any other point in my life and how I was feeling as I drove around town. This is the strangest thing that I would still remember 40 years later. I can still remember this feeling of look at me. I'm driving this. What are you driving? It's silly but that's the warning of Proverbs. If you have too much stuff you can begin to feel proud in your heart about it.

Thirdly, it can cause me to look for satisfaction apart from Christ. It can cause me to look for satisfaction. Let me just finish reading that that 17th verse of 1 Timothy 6: "As for the rich in this present age charge them not to be haughty nor to set their hopes on the uncertainty of riches but on God who richly provides us with everything to enjoy." Here's the thing. Nowhere in the Bible does it say that the rich should repent of their riches. That is not the message of the Bible. The message of the Bible doesn't require those whom God has blessed with money to repent of being rich. Just read your Bible. Some of the wealthiest people in the Bible were some of the godliest people that God used for some of the greatest things that He did. The first one that comes to mind that suffered the most – Job. Job was a very wealthy man but he was a very godly man. The Bible doesn't require that we repent of our riches, but what does it require? It says we better be alert to the fact that we have a lot and we better be mindful that there are temptations that are awaiting us if we have that wealth. Then as we're going to see, it

tells us to be generous too. Part of this discussion this morning needs to be set in some kind of context, doesn't it? The fact of the matter is everybody in this room basically qualifies as being wealthy in light of how most of the world lives. We should probably just settle that right now so that we're not thinking about all those other people who have all the money when most of us are in a very small percentile of people in the world today. We are exceedingly blessed.

But what about the dangers of the poor? If having too much money poses danger, what about not having enough? What about being in poverty? Look at what the Bible says about that. It can lead me to doubt. It can lead me to a sense of self-condemnation. I can be looking at my life and I can be thinking what's wrong with me. What is it that I have done, God? all of a sudden I'm beginning to doubt God's goodness in my life because I'm in a state of relative poverty. I'm wondering how it is that I disappointed God, that He would put this burden on me.

I think a second thing that can happen is it can make us resentful and envious of those who have more. One of the temptations for those who don't have a lot, and again it is a relative scale, but it can cause us to be resentful and envious of the rich. I can easily think I work as hard as that person and they've got way more than I do. I'm just as good as they are and they've got way more than I do. The rich, we can begin to think, are rich because of something that is lacking in our life and we become consumed with resentment and envy and pretty soon our selfish desires have created a point of stumbling in our life. Envy by the way makes almost every list of the sins of the New Testament. God doesn't want our heart to be envious about other people's stuff.

Then thirdly, it can lead me to ungodly behavior to get my money. We're going to talk about that more a little bit later so I'm not going to spend much time here but if we're poor that's what we pray. God, keep me from being poor so I don't steal to be able to feed my family. That's the point we're making here. It can lead to ungodly behavior on all kinds of fronts. We see here that this prayer is father, I don't want to be extremely rich. I don't want to be extremely poor because I don't want to fall more easily into some of these temptations that are awaiting those who do.

Let's balance that now with another principal. The second principle is money can be a source of blessing. So if money can be a source of temptation and we need to be

mindful of that, then what about the other side that says money can be a blessing. Let's look at that. The first thing that we would note is money makes life enjoyable. I don't know who first said it, but it's been said by a lot of people since. I've been rich and I've been poor and I can tell you one thing, I like being rich better. That's not my personal testimony necessarily. I'm just saying that's what somebody said. If you have a choice between steak and lobster or tuna what are you picking? I remember when a couple of our sons were off to college. They took a liking to tuna. Whenever they would come home or whenever we would go see them they would ask that we would bring these packets of tuna by the case. I suppose it was because it was easy and it gave them energy. But I'm also pretty sure it would not be their choice today. I'm pretty sure they would go with the steak and lobster. What would you rather be doing? Would you rather be sitting on a day when it's 100° outside in air-conditioning? Or would you rather be waving yourself with a piece of paper? Are you glad you're sitting in here this morning (and it's not even cold out because winter is over), but are you glad you're sitting in here in the warmth and comfort? Or would you rather be shivering even with a coat on? That's the reality. This is what Proverbs acknowledges. Li ten to Proverbs chapter 10 and verse 22: "The blessing of the Lord makes rich and He adds no sorrow with it." The blessing of the Lord makes rich. You can look at it chapter 14 and verse 24: "The crown of the wise is their wealth, but the folly of fools brings folly."

The same writer Solomon in Ecclesiastes chapter 9 and verse 7: "Go, eat your bread with joy, and drink your wine with a merry heart, for God has already approved what you do. Let your garments always be white. Let not oil be lacking on your head. Enjoy life with the wife whom you love, all the days of your vain life that He has given you under the sun, because that is your portion in life and in your toil at which you toil under the sun." He is just acknowledging that this is true. When we have money, it makes life more enjoyable.

Secondly, it improves your social life. Money improves your social life. When you have money, guess what? You have friends. When you have money you have friends. I don't think Proverbs is encouraging that. It's not saying to go buy yourself some friends if you've got money. It is just acknowledging reality. The 14th chapter the 21st verse: "The poor is disliked even by his neighbor, but the rich has many friends." The rich has

many friends. He is just saying this is the reality of life. The word “disliked” means to be rejected. So when you don't have money, you're rejected. We've heard hundreds of stories about professional athletes, musicians, actors/actresses, lottery winners and when they get into all of this money they often say I did not know how many friends I had. I had no idea I had this much family. Everybody gets in line because they want to be a family and friend to the rich man. Not to the poor man. The poor man doesn't have any friends. In chapter 19 and in verse 6 again he is just saying it as it is: “Many seek the favor of the generous man and everyone is a friend to a man who gives gifts. All the poor man's brothers hate him. How much more do his friends go far from him? He pursues them with words but he does not have them.” That's just the reality of life.

Thirdly, it helps in a time of calamity. money helps in the time of calamity. Again, go back to chapter 10 and verse 15. This is what it says. “A rich man's wealth is his strong city; the poverty of the poor is their ruin.” I'm guessing that most of you have heard the name Dave Ramsey. Dave Ramsey has made his book and study *Financial Peace* very popular. Dave Ramsey, as you know if you've taken that class or have heard anything about it, says this. “Few things help you relax as much as having a thousand dollars in your emergency fund.” Who can't relate to that? If you've got it, you can relate. If you don't have it, you can relate. If calamity comes upon you and you don't have \$1000 or even \$500 in a reserve somewhere, the first thing that happens to you is you're overcome with anxiety about your inability to meet that issue. Proverbs acknowledges that money helps. Money is a blessing in a time of calamity. Maybe you saw the story this week in the business section. It said that 60% of Americans don't have that \$1000 in their emergency fund. 60% of Americans don't have even \$1000 set aside in any form just in case something happens. Some calamity comes into their life they've got just a little bit of a cushion to make that happen. Now truth be told, all of us have been in that point of our life probably more often than we were wanting to be. But we acknowledge just as Proverbs says having that relieves some of that anxiety. Someone said money can't bring happiness but it can put your creditors in a better frame of mind. Heavyweight champion Joe Lewis said, “I don't like money actually, but it quiets my nerves.” So that's what he is saying. Money helps us in a time of calamity.

Third principle. So it can be a temptation. It can be a blessing. Third principle. Money doesn't bring security. It doesn't bring security. The first thing we see here is that it offers no benefit on the day of judgment. Proverbs 11 and verse 4: "Riches do not profit in the day of wrath, but righteousness delivers from death." Sometimes people with money think they can buy their way into heaven. Sometimes people with money get the idea that they can make a bargain with God and they can give Him a little bit while they have a lot, and on that day God's going to say come on in because you've given a lot of money away. There is that mindset because when Jesus said, as we referenced before, it is going to be easier for a camel to go through the eye of a needle than for a rich man to get to heaven. That was exactly the mindset that was true in the 1st century. 1st century people very commonly looked at those who had money and had been blessed by God as being maybe the only ones who are going to make it heaven for sure. Jesus speaks directly to that and everybody is surprised. Slip God a little bit of your money and He'll let you in. It's kind of like the maître d' in the restaurant. You probably have done this many times as I have. You pull out a 50 and you say I need a table. Or was that just a one? I can't remember. Maybe it was the one.

We had a similar problem here at Covenant like that years ago if you look at this cartoon. It's not a one-to-one correlation but people were slipping the ushers a couple of bucks to get a good seat in the back. I'm not suggesting that the people in the back are going to be in the day of judgment. Don't put those things falsely together. But if I'm reading my Bible correctly, the people here in the front that are on the east side of the sanctuary, Ezekiel 43 says when Jesus returns He's going to come through the Eastern gate so there is a correlation there. It is a little closer here at the east side than those of you on the west side of Covenant. But money isn't going to help anybody is on the day of judgment.

Secondly, it can't sustain your life. It can't sustain your life. Proverbs 11:28 "Whoever trusts in his riches will fall, but the righteous will flourish like a green leaf." Again the problem is not money at all per se. It is what's going on in the heart. It's trusting in riches. The righteous in this proverb is flourishing, not because he's poor. He's flourishing because he is righteous and he is walking with God. His heart is right. Her heart is right. They're aware of these things that we have just been talking about.

Thirdly, it's fleeting and transitory in nature. It's fleeting and it's transitory in nature. Listen to Proverbs 23 verses 4 and 5: "Do not toil to acquire wealth. Be discerning enough to desist. When your eyes light on it, it is gone for suddenly it sprouts wings, flying like an eagle toward heaven." There are all kinds of proverbs that I love. So many of them are so picturesque. Is there any proverb more picturesque than this one? You get your pay check and you look at it and you see all the deductions that have already been taken out before you even get it. Then you sit down with it and you've got your budget out and your check book. There's the stack of bills over here and before you're done there's more month left than there is money. It has taken wings and literally it has flown away. Everything that you earned in that previous two weeks, or whatever your pay period is, it's almost like wow! I just got it and it's gone. It's all accounted for. This is exactly what he's saying here. It's fleeting and it's transitory. When you're alive somebody else has it, and when you're dead you don't take it with you. It's like the two guys at the rich man's funeral. One leans over and says how much did he leave behind? The other guy leans back and says all of it. He left it all behind. You can't take it with you. It's fleeting and it's transitory.

Fourth principle. Riches gained by injustice is an abomination to God. Riches gained by injustice is an abomination to God. I want you to notice two things about this. I think this is important, as all these are, but I want you to notice first of all the four times in Proverbs God makes almost the exact same statement. four times. I don't know how many things in Proverbs God says almost verbatim four times. There's a lot of familiarities, but this particular principle God speaks to repeatedly. I want to show you just two of them. In Proverbs 20 and verse 10: "Unequal weights and unequal measures are both alike an abomination to the Lord." Stay right in that chapter and verse 23: "Unequal weights are an abomination to the Lord." False scales are not good. Just go back into that economy and you went to the market. you want two pounds of flour and the guy who was selling the flour has a scale. His weights, instead of by the pound, is a pound and a half. You bought and paid for 2 pounds of flour and he just nicely puts on the scale his weight that is for a pound and a half. He just cheated you out of a half a pound flour. That is what he was talking about here with these false scales. He says this is an abomination to God. God hates it when people cheat other people for personal

financial gain. That's true across the board. There are a 100 applications to that in 10 seconds that we can think of as to how we might enrich ourselves by being dishonest with somebody else.

So the second point is honesty and integrity matter to God. When it comes to this matter of money and finances, honesty and integrity matter to God. If you took all the world's economic systems – socialism, Marxism, communism, capitalism – and you put them all on a study, it seems to me the one that comes closest to representing the biblical principles is capitalism. It is in Scripture that we read about personal property, about personal responsibility, about a work ethic. Paul said he who does not work neither shall he eat. You have these principles that are to guide what we understand as capitalism. When capitalism functions within a biblical framework, where there is honesty, integrity, personal responsibility, property ownership, a work ethic, I think it is clearly honoring to God. When capitalism goes outside of those parameters and functions based on greed – “show me the money”. When that's what drives capitalism, it should be spoken against. It should be acknowledged.

What do you think is driving at least in part this whole discussion that is going on in our political circles today with regard to some of these issues? This dividing of those who have against those who have not. This whole conversation about everybody getting all the same. In part, and I don't want to say all of it, but in part it's driven by a model of capitalism that basically is all about greed. God opposes that. We should have no problem being willing to speak against capitalism that is based on simply I want to build more barns so I'm going to tear down my barns and keep building barns. And oh by the way, you poor employees, no, I'm not sharing with you. or how is it that these CEOs can walk away from a failing business and get a \$25 million parachute? What's honoring to God about that? I think Proverbs speaks to these things. It speaks to them because it's on the heart of God. God loves it. Just read the New Testament. How does God want employers to treat employees? He wants them to be generous. He wants them to be honest. He wants them to be people of integrity. That's what we should want.

Fifth principle. Beware of the dangers of debt. Beware of the dangers of debt. Three things quickly. Be careful about going into debt. Be careful about going into debt. Our culture knows debt. Proverbs 22:26 says, “Be not one of those who gives pledges,

who put up security for debts.” I’m not going to discourage you this morning with all of the statistics about debt. Unfortunately, our government leads the way in showing us by example and all of us seemingly willingly follow that terrible example. The wisdom of Proverbs says be careful. Be cautious. Be wise because debt introduces into your life a financial risk. In some cases, as you weigh that out, it may be the wise thing to do. But in many cases going into debt, Proverbs would say, is not wise.

Secondly understand that debt is a heavy burden. Before I can go on to that, I just want to step back into that first point and say you should be grateful on yet another level for the elders of the church because they are men who have guided this church by example in the history of our church of being debt-free. That comes back to all of you who are generous yourself that allows us to do the things that need to be done when they need to be done. Or, if we don't have the money, we wait. The church thankfully is modeling this for you. The church is not in debt. We don't take on for tomorrow what we don't have today.

Understand then he said secondly that this debt becomes a heavy burden. In verse 27: “If you have nothing with which to pay your debt, why should your bed be taken from under you?” It starts off as a financial burden. Then it can become an emotional burden because you're worried about it all the time. Then it can become a physical burden because you can't sleep at night while you think about it. Then it can become a relational burden because all the sudden you're at odds with your creditor. I read a story that's true this week about a couple who loaned \$3000 to their brother-in-law. The brother-in-law needed \$3000 so they loaned it to him. He was struggling to pay it back over a period of time and so this couple got together and talked. They could see he was having trouble paying it back so they gifted it to him and his family. They just forgave the debt. A couple months later, their brother-in-law invited them to the lake to show them his new bass boat and to go out and do some fishing. This guy said I had a little trouble fishing off of the bass boat thinking that he didn't have \$3000 to pay me back, but somehow he had money a few months later to go buy himself a boat. It's a heavy burden. It is a financial burden, an emotional burden, a physical burden and can become a relational burden.

Then lastly, we've got to pay it back. We've got to pay it back. Realize your debts must be paid. That's the obligation.

Principle number six. Hard work and wise choices lead to prosperity. Hard work and wise choices. We're not going to spend a lot of time here because this is something I think we understand. Proverbs 10:4 says, "A slack hand causes poverty, but the hand of the diligent makes rich." Proverbs 22:13 says a guy won't go out in the street because there might be a lion out there. Imagine saying to your son it's time to go mow the yard. And he responds by saying I can't. There's a lion out there. We would take that to be an indication of maybe some sloth developing whereas the ethic we're supposed to be striving for is hard work and wise choices. Do you know what God's get-rich plan is? God has a get-rich plan. Listen. Proverbs 21 and verse 5: "The plans of the diligent lead surely to abundance but everyone who is hasty comes only to poverty." There's a number of verses that are just like that one. God's get-rich plan isn't this unbelievable investment that is going to return 300% to you. It isn't hitting the lottery. I read this week that in the state of Nevada alone, looking forward to next Sunday, \$160 million is going to be bet on the Super Bowl. \$160 million. If we go off of last year's number which was \$158 million just in the state of the Nevada, the payout last year in the state of Nevada was .07. If you're going to bet on the Super Bowl, come and give me your money. I'll give you one full percent and you will come out ahead. It isn't God's way of making money.

Seventh principle. You cannot out give God. Here's the plan. Come back next week and find out why. We're going to look at wisdom and generosity next week. That is a category that I think deserves its own look.

What do we take away? What each of us has to come to terms with our relationship to money and our relationship to God. There are few areas I believe in our life that are more challenging to the Lordship of Christ than this whole area of prosperity and materialism and money and stuff in 21st century American Christianity. What would you do if you found \$43,000 that wasn't yours? Or better yet, what's in your heart this morning about money?

Let's pray. Father, thank You for speaking with such incredible clarity about something so important, so strategic, so essential in our lives, and Father, one that we

confess also easily consumes us. It does many of the things that You've warned us about, not the least of which is it takes our eyes off of Christ and it takes our eyes off of the sufficiency of Christ. It causes us to put our trust and our hope in something other than Christ. Father, if that's the case this morning in any of our hearts, I pray that Your Holy Spirit would speak by Your truth this morning to each one of us as we come to this table of communion. Father, speak to us by Your Spirit. Cause us to do just exactly what the psalmist said. Search me, O God, and know my heart. Try me and know my ways and see if there's anything in my heart that isn't honoring to You. Father, if it's not honoring, give to us the willingness to confess it, to acknowledge it, to receive your forgiveness and to say today I start over again and I want Jesus first and foremost in everything. We pray in His name, amen.