
Wisdom on Money

The Book Proverbs

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Introduction Two very different viewpoints on money from Abba and the O'Jays

work all night, I work all day
to pay the bills I have to pay
ain't it sad
and still there never seems to be
a single penny left for me
that's too bad
in my dreams I have a plan
if I got me a wealthy man
I wouldn't have to work at all
I'd fool around and have a ball

Money, money, money
must be funny
in the rich man's world
money, money, money
always sunny
in the rich man's world
aha, aha
all the things I could do
if I had a little money
it's a rich man's world

A man like that is hard to find
but I can't get him off my mind
ain't it sad
and if he happens to be free
I bet he wouldn't fancy me
that's too bad
so I must leave, I'll have to go
to Las Vegas or Monaco
and win a fortune in a game
my life will never be the same

Money, money, money
must be funny
in the rich man's world
money, money, money
always sunny
in the rich man's world
aha, aha
all the things I could do
if I had a little money
it's a rich man's world

Money, money, money, money, money
Some people got to have it
Some people really need it
Listen to me y'all, do things
Do things, do bad things with it
You wanna do things, do things
Do things, good things with it
Talk about cash money, money
Talk about cash money
Dollar bills, yall

For the love of money
People will steal from their mother
For the love of money
People will rob their own brother
For the love of money
People can't even walk the street
Because they never know
Who in the world they're gonna beat
For that lean, mean, mean green
Almighty dollar, money

For the love of money
People will lie, Lord, they will cheat
For the love of money
People don't care who they hurt or beat
For the love of money

...
I know money is the root of all evil
Do funny things to some people
Give me a nickel, brother can you spare a dime
Money can drive some people out of their minds

Got to have it, I really need it
How many things have I heard you say
Some people really need it
How many things have I heard you say
Got to have it, I really need it
How many things have I heard you say
Don't let, don't let, don't let money rule you
For the love of money
Money can change people sometimes
Don't let, don't let, don't let money fool you

Money can fool people sometimes
People, don't let money, don't let money change you
It will keep on changing, changing up your mind

The 80's rock band Abba expressed the world's thinking about money. It is summed up in the last three lines: "All the things I could do, if I had a little money – it's a rich man's world." Frankly, it often seems this way to Christians as well – just give me a little more money and everything will be OK.

In the life of the Chapel, September is set aside to think through stewardship. Biblical stewardship is not just about giving or money. It is about our whole lives lived before the face of God. At the core our thinking about stewardship is this cluster of Scriptures:

You are not your own, for you were bought with a price. So glorify God in your body. [1 Corinthians 6:20, ESV]

It is my eager expectation and hope that I will not be at all ashamed, but that with full courage now as always Christ will be honored in my body, whether by life or by death. ²¹ For to me to live is Christ, and to die is gain. [Philippians 1:20-21, ESV]

So we are always of good courage. We know that while we are at home in the body we are away from the Lord, ⁷ for we walk by faith, not by sight. ⁸ Yes, we are of good courage, and we would rather be away from the body and at home with the Lord. ⁹ So whether we are at home or away, we make it our aim to please him. ¹⁰ For we must all appear before the judgment seat of Christ, so that each one may receive what is due for what he has done in the body, whether good or evil. [2Corinthians 5:6-10, ESV]

Stewardship then is about how we use all the resources God gives us, our time, our abilities, our money. Each has its own sphere of privileges and responsibilities as well as the guidelines for pleasing God.

Where do people struggle with money?

In how they want it...

In how they get it...

In how they keep it...

In how they spend it...

In how they lose it...

This morning, let's hold up the light of Christ's wisdom in Proverbs where our Redeemer and Ruler interprets money for us. We are going to look at a sampling of texts and ideas rather than doing an exhaustive study. May God be blessed to give us His wisdom so we will walk pleasing to Him.

Let's begin with where our true treasures ought to be.

As a True Riches

Proverbs 3:13-15

Blessed is the one who finds wisdom, and the one who gets understanding, for the gain from her is better than gain from silver and her profit better than gold. She is more precious than jewels, and nothing you desire can compare with her.

We will be pleasing to God when we seek after His wisdom like we tend to pursue our treasures. Our struggle is located by the Scriptures in what we value and treasure. We believe that money is better than wisdom. We then desire money more than wisdom. This belief and this desire unite in our hearts to cause us to work hard to get money and wealth. It also causes us to feel satisfied when we have it, anxious when we sense it is threatened and frustrated and depressed when we don't get it.

The Lord wants us to prize Him and His wisdom. In order to pursue wisdom with the same diligence that we pursue money, we will have to repent and confess that wisdom in Christ is a very great and valuable treasure. We will also have to repent and desire and delight in wisdom more than we do money. Then, we will begin to go after wisdom in our praying, in our decisions, in our actions. We will feel deeply satisfied when wisdom is gained and acted on. We will feel anxious when the way of wisdom is threatened. We will be frustrated over folly and failures of wisdom. All this will take place when God's wisdom is our greatest treasure.

Proverbs 8:14, 18-21

I have counsel and sound wisdom; I have insight; I have strength... Riches and honor are with me, enduring wealth and righteousness. My fruit is better than gold, even fine gold, and my yield than choice silver. I walk in the way of righteousness, in the paths of justice, granting an inheritance to those who love me, and filling their treasuries.

God, through Proverbs, not only commends for us but also calls out to us to value and treasure wisdom in Christ. These verses are wisdom preaching to us in the Word, in Christ, to fill our storehouses, our banks, with the real riches of wisdom. Wisdom is held up as something desirable, beautiful, valuable. It is displayed and modeled to draw out our affections to it. In words related to money and finance, true riches are found in wisdom. The best yield, return on our investment, is in wisdom. The harvest from wisdom is the best fruit. The mining of wisdom will uncover better nuggets than gold.

Do you so treasure wisdom that you pursue it and bank on it like you do your money?

God's wisdom is our greatest treasure.

As a True Reward

Proverbs 22:4

The reward for humility and fear of the LORD is riches and honor and life.

Prosperity, power and permanence – these are the much sought after rewards that money often brings. Some desire money for its own sake. Most desire money for the reward and recognition it brings them. But the wisdom of God is different. We ought to pursue God’s approval as our reward. This great reward is in true riches, honor and life. It is the true riches of doing God’s will and living in wisdom. It is the honor of God’s pleasure over us. It is life, life eternal beyond this shadow of suffering.

But God’s reward is brought about, not by pursuing money, but by putting on godly virtues. The most extolled virtues in the wisdom literature are right here. Humbleness before and fear of the Lord are what God rewards. When we fear and honor the greatness of our God then we will know our proper place before Him. We will bow, not in terror, but in the humility of saints, sons, soldiers and servants.

God’s approval is our greatest reward.

Do you so want God’s reward that you will humble yourself before Him and fear Him? Do you want true riches, honor and life?

Proper Valuation of Money

This leads us then to a cluster of proverbs that help have a true assessment of the value of money. We will find the word “better” as the branch on which this cluster of truth grows.

Fear of the Lord

Proverbs 15:16

Better is a little with the fear of the LORD than great treasure and trouble with it.

We are struck immediately by a way of thinking radically different from our own. It is better to have little money and much fear of God than to have much wealth and the trouble that comes with it. We might say we know this. We might even know we ought to believe and desire this. But not too many want to experience this. We want to fear God, have money and no trouble. Because this is better to us, we often then don’t fear God, have illusions about our money and are filled with worry and anxiety. So, say this with me.

Poverty and fearing God are better than great wealth and its trouble.

Righteousness from God

Proverbs 16:8

Better is a little with righteousness than great revenues with injustice.

It is better to be poor and have a right standing with God than to have a great income and a lack of compassion and justice. Now, we may well be able to have a compassionate heart shaped by a right standing with God that causes us to use our great income to do practical deeds of mercy, to just help others.

But we must so value holiness, in principle and practice, that we are content to be poor. So, say this with me.

Poverty and righteousness are better than a large income and inequity.

Integrity in our Walk

Proverbs 28:6

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

Most Christians affirm this truth and then envy the rich even when they are crooked. We will deal with this next Sunday as we study Psalm 73. Here is a value statement for us. It is better to be poor and act with honesty in all our dealings than to be rich and have a guilty conscience over how we acquired our money or how we treated people. Do you value your integrity? Do you value it so much you would quit a really good job when your personal integrity and honesty are at stake? Bluntly, will you lie for your company? Say this with me.

Poverty and integrity are better than being rich and crooked.

Reputation in our Dealings

Proverbs 22:1

A good name is to be chosen rather than great riches, and favor is better than silver or gold.

How many people and companies have sacrificed a good name and reputation just for a little more money? We can all shake our heads over everyone else who has done this, but what about us? I had a mentor in college who sold an older car to someone from town. Within a week, the car broke down, needing an expensive repair. The buyer contacted the teacher and was upset, thinking he had been cheated. My mentor, believing that a good name was better than the money from the car, offered to give the money back or pay for the repair.

I was standing around in a group where one person suggested a contractor for work on their house because he was a Christian. The response? "I wouldn't knowingly hire another Christian to wash my dog!" I was visiting businessmen in the community where I used to pastor just trying to build relationships for the gospel. At one car dealer, a salesman asked me if a certain person attended my church. He did. The salesman said, "I would not darken the door of your church while that thief attended. And if you know what he is like and you permit him to attend, I have no respect for you." Stories like this can be repeated over and over again. They are a terrible shame. We ought to so prize the name of Christ and our reputation, that we will be willing to sacrifice in order to protect and preserve that reputation. And office bearers in church must have a good reputation, not only in the church, but with unbelievers.

Is this the way we are? Do we hunger to have a good name, not just for ourselves, but also as people who represent Christ? So, say this with me.

Poverty and a good name are better than wealth and a bad reputation.

Fleeting Value of Money

Ah, we have seen graphically illustrated through the aftermath of the hurricane in New Orleans what Proverbs will say.

Money not to be Trusted

Proverbs 11:4, 28

Whoever trusts in his riches will fall, but the righteous will flourish like a green leaf. (11:28)

Riches do not profit in the day of wrath, but righteousness delivers from death. (11:4)

Why do you trust in your money? We trust in our money because we use it buy satisfaction, security and safety in the future. Wisdom says to us that those who are righteous and do not trust in money, will thrive. This is not a health and wealth verse. We need to be righteous because...

What will your money amount to when you are standing before God? All your money will not protect you from the wrath of God in this life nor in the life to come. All the wealth of oil and entertainment could not for one moment hold back or divert the powerfully destructive winds of hurricane Katrina. Not only can it not protect us from the wrath of God, but it will be spent away attempting to rebuild in the aftermath. Except you money will do you no good when the wrath of God from the judgment seat falls and hell opens wide to receive you.

Riches cannot be trusted.

Money tends to be Illusive

Proverbs 23:4

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.

O how easily money flies away! Does it ever seem like that to you? You just seem to get ahead a little bit and then, the car's transmission goes out. Or the roof starts leaking. Johnny's teeth need braces. School tuition goes up.

Wisdom through Christ tells us to be discerning. Have real wise insight. Know that wealth is illusive and fragile. There are so many things that eat away at what is gathered. While people are amassing fabulous wealth today, they are only a local crash or global catastrophe away from poverty. From vast empires to small bank accounts, money has wings and will fly away.

Riches are easily lost.

Money Acquired over Time

The next two texts closely link important ideas: a desire to get rich quickly leads to sinful gain.

Not in Haste

Proverbs 20:21

An inheritance gained hastily in the beginning will not be blessed in the end.

So much of what looks like wealth today is nothing but debt. We've all seen the advertisement on TV lately: the guy is showing us his great home, his new car, his country club – how does he do it? He is over his head in debt. Won't somebody help him? Wonder if that strikes home even in this congregation? We want now all that our parents took years to build and save. So, we go into debt to get it. This is what this proverb is referring to: wanting too much too soon without waiting patiently for it.

Quick wealth is rarely a blessing.

Not by Fraud

Proverbs 13:11

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

An inordinate desire to get rich quick is the fuel for so many frauds. The ability of the internet and infomercials to spread fraud is appalling. But it is particularly distressing when Christians get involved in schemes all designed to quick riches. How many Christians, churches and schools were taken in by any of the several ponzie schemes. Instead of patiently waiting on the Lord, making wise decisions and being discerning, the desire to have what was wanted blinded them to the deception. You must be careful when you get involved in ways of making money that seem to shortcut hard work, promise easy riches and great income.

Fraudulent gain is wicked.

Using Money Rightly

Give Money Away to Gain

Proverbs 11:24

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

Proverbs observes a principle of God's world. The more you give and share, the more you tend to receive in return. Now, we are not talking about some law that God is bound to. You should not give in order to try to become rich. God commends to us an attitude of generosity. If we are stingy and ungenerous, we will find that attitude ever more increasing our needs and wants. The Christmas story of *Scrooge* so wonderfully captures the spirit of this proverb.

Generosity will mark godly people; stinginess leads to want.

Honoring God with our Money

Proverbs 3:9-10

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.

All through the Bible, God's people are shown to those who give to God. They give in a way that is appropriate for the time in which they live. But mark this, honoring the Lord means that we will be a giving people. This is not a matter of tipping God or dropping whatever we feel like at the moment. The consistent pattern of Scripture is giving is directed by God's Word and desires to please God in every area of life. It is giving with a sense of purpose, planning and proportion.

In Old Covenant terminology, God promises to bless those who are generous. Paul tells us that often times that blessing may not be material, but rather spiritual – it will be an increase in our harvest of righteousness. Godliness will involve giving. It is not just for those who are doing well – it is even for widows and their mites. From that example by Jesus, we know that the amount that is given is not what God measures. It is what is left over for our own use that measures the quality of our giving.

When a Christian prospers, God intends for giving to increase.

The Measure of God's Blessing

Proverbs 10:22

The blessing of the LORD makes rich, and he adds no sorrow with it.

This is a very interesting proverb. We must read the whole sentence to get it right. Let me phrase it this way. When God's blessing is money, there will be no trouble or sorrow with it. You can see right away that there is all kinds of riches and prosperity *that are not God's blessing*. Plenty of people have a great deal of wealth and all sorts of trials, troubles and sorrows. But the blessing of God that brings a measure of financial success will be accompanied with joy and satisfaction in God.

I can only conclude from this and many other texts that God can both bless and curse us with money. Be careful what you wish for!

When we prosper with joy, we must attribute it to the blessing of God.

Being Diligent with our Money

Proverbs 10:4

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

The final proverb we will consider is an observation that throughout the rest of the Scripture is an exhortation. If you handle your money sloppily you will waste a great deal of it. But if you are careful and diligent in planning a budget, tracking your expenses, managing your debt, paying your bills – you will find that your money will go much further.

We must be diligent with our money in practical budgeting and spending.

Lessons: Let me close with a review of what Proverbs has taught us.

God's wisdom is our greatest treasure.

God's approval is our greatest reward.

Poverty and fearing God are better than great wealth and its trouble.

Poverty and righteousness are better than a large income and inequity.

Poverty and integrity are better than being rich and crooked.

Poverty and a good name are better than wealth and a bad reputation.

Riches cannot be trusted.

Riches are easily lost.

Quick wealth is rarely a blessing.

Fraudulent gain is wicked.

Generosity will mark godly people; stinginess leads to want.

When a Christian prospers, God intends for giving to increase.

When we prosper with joy, we must attribute it to the blessing of God.

We must be diligent with our money in practical budgeting and spending.

The O'Jays had it right:

Got to have it, I really need it
How many things have I heard you say
Some people really need it
How many things have I heard you say
Got to have it, I really need it
How many things have I heard you say
Don't let, don't let, don't let money rule you

