

Money Wise

Proverbs

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We continue our series in Proverbs today. Proverbs is a collection of wisdom sayings from Israel, many from the mind of Solomon. The purpose of Proverbs is to identify the fool, make the simple wise, and affirm the life of wisdom lived by God's Word and will. In the end Proverbs drives us to the gospel as we see how far short of God's will we are and how much we need a Savior, who is Jesus.

Proverbs urges a whole life integrating our faith so that God's wisdom directs our steps. This week is money, or what Proverbs calls "riches."

Wisdom and Money

I read an interesting statistic that the Bible says more about money than faith and prayer combined. Additionally, Jesus said more about money than heaven and hell combined. Why? Is Jesus after our money? No. The whole earth is his. He is after our hearts and nothing indicates the true God of our hearts than how we view and what we do with our money.

"Lay up for yourselves treasures in heaven, where neither moth nor rust destroys and where thieves do not break in and steal. For where your treasure is, there your heart will be also." (Matthew 6:20–21 ESV)

Our hearts and our treasure are always holding hands. They are always found together. So, one way we can evaluate the quality of our spiritual lives is by looking at our financial lives.

"Jesus Christ said more about money than about any other single thing because, when it comes to a man's real nature, money is of first importance. Money is an exact index to a man's true character. All through Scripture there is an intimate correlation between the development of a man's character and how he handles his money." (Richard Halverson)¹

The Wise Honor God with Their Money

"Honor the LORD with your wealth and with the firstfruits of all your produce." (Proverbs 3:9)

Just let this set in. *"Honor the Lord with your money."* While this may sound challenging to us moderns, think of the average Israelite. They had no banks, little savings, no pensions, no IRAs, and the land they owned was required to be passed on their children. Their wealth wasn't in stocks or CDs, it was food, clothing, and whatever coins they had. And yet God says to them, *give to me from your firstfruits*. What were the firstfruits? The first part of the harvest. The first grains to ripen. The first—not the leftover.

My family has been watching the *Little House on the Prairie* episodes. While this may put my man card in question, I have a hard time getting through episodes without crying. But Charles Ingalls has daughters and I have daughters. So, we have enjoyed them. They

¹ Richard Halverson as quoted by Randy Alcorn, *Money, Possessions, and Eternity*, p. 3.

remind us of the precariousness of old ways of life. In one episode, their whole crop is destroyed in a hailstorm. They had nothing to fall back on and barely survived.

The Bible was written in that context of relative scarcity compared to ours. To give the firstfruits was an act of faith; who knows when a hailstorm might come? It takes faith. Or better, it indicates faith in God to meet our needs.

Christian, in what ways do you honor God with your money? What would your bank statement or credit card statement reveal? Would anyone at the IRS look at your 2018 tax form and say, *Look, it's another Christian!*

You may say, *I'm not sure how I do that.* Proverbs presents a holistic guide to our financial lives. There are so many money verses, but they cluster around three categories of our financial lives that I'm summarizing as: The Ant Life, The Content Life, and the Generous Life. The wise will live generous, content, and ant-like lives.

The Ant Life

- *"Go to the ant, O sluggard; consider her ways, and be wise. Without having any chief, officer, or ruler, she prepares her bread in summer and gathers her food in harvest."* (Proverbs 6:6–8)
- *"The ants are a people not strong, yet they provide their food in the summer."* (Proverbs 30:25)

Consider the ant. What are ants known for? Many things, but if you watch ants, they are in constant motion—constant gathering and building and storing. We get these massive ant hills at our house. They seem to spring up overnight. Ants have incredible industry. We've all seen a little ant carrying something three times its size. There is nothing happier than an ant at a picnic.

Proverbs urges an approach to life and money that stewards money, energy, gifts, and opportunities. The opposite of the ant in Proverbs is the sluggard. The sluggard wastes his opportunities and time and guess what happens? He is surprised to find he is in need.

"The sluggard does not plow in the autumn; he will seek at harvest and have nothing." (Proverbs 20:4)

The Bible has no room for sluggards and freeloaders. The 4th commandment is, *"Six days you shall labor."* (Exodus 20:9) Here's the principle: *God provides materially for us through the stewarding of the earth and the natural principle of reaping what you sow.* The seed principle of investment. I put down a single seed and I reap a whole plant. Think of the cornfields that surround us here in Indiana. Those farmers are investing a seed and reaping a crop. Now there are unforeseen circumstances and tragedies that create hardships. But the general principle is that we labor, we are rewarded for our labor, and that reward provides for our todays and tomorrows. The Christian work ethic is well established and Bethelonians should be the hardest working employees wherever we are found.

"A slack hand causes poverty, but the hand of the diligent makes rich." (Proverbs 10:4)

The diligent worker will generally produce more than our immediate needs. What do we do with it? There is a big difference between what the wise person does with any excess and what the fool does with it.

- *"Precious treasure and oil are in a wise man's dwelling, but a foolish man devours it."* (Proverbs 21:20)
- *"The wise have wealth and luxury, but fools spend whatever they get."* (Proverbs 21:20, NLT)

We all are thinking of family members who spend every dime they get. How do the wise end up with savings and provisions for tomorrow? Simple. They live off less than they make. Now there is a novel approach to life. Live off less than you make.

Pastor Steve, *That's un-American!* Indeed, our culture urges us to go into debt. Credit card debt is eating many family's whole futures. The average person is carrying \$6,741 in credit card debt.² Can I just say, that is NOT the ant life! That is NOT being money wise. Proverbs would urge cutting them up if you can't pay them off month by month. If a fool spends whatever they get, what do we call someone who spends even more than they get and lives in constant debt? That's harsh, but that's Proverbs. It's a gritty dose of reality, and those who are wise will heed it.

What is the wise alternative? The Bible urges, get this, living off less than you make and saving. Not hoarding. Hoarding is saving beyond any reasonable need in the future. Savings is prudent preparation for future needs.

"Wealth gained hastily will dwindle, but whoever gathers little by little will increase it." (Proverbs 13:11 ESV)

Notice it's little by little; it's not a get-rich-quick approach. It's not foolish approaches like lotteries and gambling. Put those in the absolutely foolish category. I've heard Christians argue it's just entertainment money. No, it's the foolish use of money and failure to steward God's resources. I was dismayed to see our local politicians agree to place a new giant casino right next to 80-94 in Gary. Casinos prey on the poor and financially foolish and it will be a terrible blight on our community. May a Bethelonian never be seen near one.

No. Far better is to be an ant and save little by little. To do that you have to live under your income, create margin, and save. The power of saving and compounding interest over time increases value. Think like an ant. It may seem like a daunting task to get out of debt and save, but you can do it. We have seen many people follow plans like Financial Peace University to change their whole financial world. It takes discipline and wisdom. But here's the thing—when God gets ahold of our hearts, he gets ahold of our money too.

You may say, *but I don't like thinking about that stuff* or *My bank statements depress me. I'd rather not look!* Is that how the wise talk or the foolish talk?

"Know well the condition of your flocks, and give attention to your herds, for riches do not last forever" (Proverbs 27:23-24)

Scripture urges oversight and stewardship of everything God gives to us. Know your flocks. Know your finances. Be a vigilant steward. I came across this definition recently,

² Claire Tsosie and Erin El Issa, "2018 American Household Credit Card Debt Study," www.nerdwallet.com, December 10, 2018.

"Stewardship is the active and responsible management of God's creation for God's purposes." (Gregory Baumer and John Cortines)³ It is only by wise stewardship and controlled spending that we create margins for saving and generosity.

"A good man leaves an inheritance to his children's children, but the sinner's wealth is laid up for the righteous." (Proverbs 13:22)

The real inheritance we provide to our children is not financial, it's spiritual. It's the gospel. I recently talked with the family member of a dad who created a multi-billion-dollar company. How do those kids of the rich typically end up? Fighting about money and strung out on drugs. This man wisely took his kids all over the world but not to resorts; he took them on mission trips to Africa and South America. He exposed them to the work of God in hard places. He left a legacy and his kids manage the fortune entirely toward gospel ministry. I'm told they received very little financially, but what a spiritual legacy! That legacy is available no matter what your financial status.

Live the ant life. Make the most of your gifts and talents. Make as much money as you legitimately can. Sow your seeds. Work hard. Reap your harvests. Save little by little, like an ant.

The Content Life

This may sound paradoxical, but while Proverbs urges making and saving money, it also urges contentment with what we have.

"Better is a little with the fear of the LORD than great treasure and trouble with it. Better is a dinner of herbs where love is than a fattened ox and hatred with it." (Proverbs 15:16–17)

Question, would you rather own a mansion and no one in the family likes each other OR a simple home where there is love? Herbs with love is better than steak with hate. Here is a reality of money: if you love it you never have enough of it. Let me borrow Solomon's wisdom from Ecclesiastes, *"He who loves money will not be satisfied with money, nor he who loves wealth with his income; this also is vanity."* (Ecclesiastes 5:10)

Someone once asked John Rockefeller, arguably the richest man who ever lived, how much money was enough. His answer: *Just a little bit more.*

I once asked the richest man I've ever known personally, "You've made more money than 100 men could make in their lifetimes; is it really true that money doesn't make you happy?" He replied, "Yes, it's one of the top 10 truths of my whole life."

Money itself is neutral. But the human heart gives money its sinful power. The human heart dethrones God, and money is the most common counterfeit god. How? Let's think about this. Money is very God-like. God makes promises. Money makes promises. God promises to meet our needs, money promises to meet our needs. Money provides temporal identity, worth, and value. I am worth my net worth. I'm valuable because I have valuable possessions. God says, you are valuable because you are made in my image. You are who you are in Christ. As Christians we feel this tug of war inside. God or mammon? Who sits on the throne of my heart?

³ Gregory Baumer and John Cortines, *God and Money: How We Discovered True Riches at Harvard Business School*, p. 47.

- *"A greedy man stirs up strife, but the one who trusts in the LORD will be enriched."* (Proverbs 28:25)
- *"Greed brings grief to the whole family, but those who hate bribes will live."* (Proverbs 15:27, NLT)

Put a little money on the table, say at the reading of grandma's will, and what happens to a family? I know of horror stories of siblings sorting out an inheritance. Who loves money becomes very evident. Parents, do your kids a favor and have that all legally spelled out in a will. But money isn't the real problem; the love of money is, and it is so easy for the human heart to love money.

"But those who desire to be rich fall into temptation, into a snare, into many senseless and harmful desires that plunge people into ruin and destruction." (1 Timothy 6:9 ESV)

What should we strive for? *Contentment*.

- *"Do not toil to acquire wealth; be discerning enough to desist."* (Proverbs 23:4)
- *"But godliness with contentment is great gain."* (1 Timothy 6:6)

Contentment isn't the opposite of hard work and stewardship and savings. Contentment is the opposite of greed. Christian contentment values Jesus as our real treasure and doesn't look to things or money for security or self-worth.

"Give me neither poverty nor riches; feed me with 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." (Proverbs 30:8-9)

You know what he is saying here? Make me middle class! Not so poor that stealing is a temptation, but not so rich that I don't realize how much I need God. Most people say, *make me rich*. Really? The few really rich people I have known would say, *not so fast*. Do you really want every distant cousin asking you for money? Do you want to wonder why any friend is really your friend? Do you want to sense your children are looking to your death as a windfall? It's crazy land. The fact of the matter is that most of us couldn't handle it. We would be self-absorbed jerks with few friends and many enemies. It sounds like a great life.

Far better is finding my value in my relationship with Jesus. Money doesn't last, and we take nothing with us. But heavenly treasure is ours forever. This reality should keep us from loving money while wisely stewarding, saving, and investing in the kingdom of God. *God, don't make me too rich and don't make me too poor.*

The cure? The Ant Life. The Content Life. Finally, Proverbs urges the Generous Life.

The Generous Life

- *"Honor the LORD with your wealth and with the firstfruits of all your produce."* (Proverbs 3:9)
- *"Whoever gives to the poor will not want, but he who hides his eyes will get many a curse."* (Proverbs 28:27)

- “A generous person will prosper; whoever refreshes others will be refreshed.” (Proverbs 11:25, NIV)

The foolish man is the stingy man who never experiences what Jesus said, “*It is more blessed to give than to receive.*” (Acts 20:35) If we really thought we were happier giving than receiving, don’t you think we’d give more than we do and be super happy to do so?

The generous life requires giving money because it’s the hardest thing for us to give. I hear people make excuses like, *I give my time and energy, not my money.* That’s code for, *I love money.* But when we give our money, we are giving materially what is most valuable in this world. Gifts to the poor. Gifts to God’s work in this world. Gifts to church, missionaries, Christian organizations. All of these are opportunities for generosity and when we do, who is blessed? God promises that we are.

When I speak on money there inevitably is a lot of guilt and wondering, *what should I do?* Here’s how to be money wise according to Proverbs. *Live on less than you make, save for the future, give with generosity.* What can that look like? A pastor friend of mine urges his church this way as a starting point:

Give 10%
Save 10%
Live 80%

I share this because this is helpful as long as you realize this is just a *starting* point. But it does align with Proverbs. **Save 10% - The Ant Life. Give 10% - The Generous Life. Live on 80% - The Content Life.** God may call you to different and higher levels of giving or saving or living. But do you realize what a difference this would make in your life? The blessing of generosity vs. selfishness.

Remember the goal of Proverbs 3:9, “*Honor the Lord with your wealth.*” Take a moment and consider, are you honoring God with your money? What does your debt say about contentment? What does your giving say about your treasuring? What does the secret reality of your financial life say about the vitality of your spiritual life?

Let’s remember Jesus, who though he was rich became poor for us, so that in him we might become spiritually rich with treasures that moth and rust can’t decay, and thieves can never steal. The Ant Life. The Content Life. The Generous Life.

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