

Work and Money: Proverbs

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Proverbs has a lot to say about work and money. Proverbs is a very practical book, and work and money are certainly very practical matters of life that we deal with daily. There is work to do, and there are things we need to buy. And so these related matters of work and money can consume the majority of our attention on a day-to-day basis. We have to work in order to earn money. And then we turn around and spend that money on various needs and wants. The work you do and how you spend your money will say quite a bit about who you are.

The book of Proverbs gives us wisdom from God regarding our work and our money. If we are to honor God and live joyful, fulfilled lives, here are some principles to follow. There is so much that Proverbs discusses, we don't have time today to cover everything . . . Here are the 5 principles I want to cover. Work hard. Work humbly. Work honestly. Be generous . . . like Jesus. Love wisdom more than wealth.

Work Hard

“A slack hand causes poverty, but the hand of the diligent makes rich. He who gathers in summer is a prudent son, but he who sleeps in harvest is a son who brings shame.” (Proverbs 10:4–5, ESV)

This is a basic principle in Proverbs. As I've mentioned before, the Proverbs are not promises that hold true in every case. It's not true that every diligent person will become rich. But the general principle which should motivate us toward diligence is that if you work hard you'll have what you need. That's the positive message. The negative message, the warning, is this: if you're a slacker you will not have what you need. You will land in poverty.

Again, we need to qualify this, because not every person in poverty is there because of laziness. The Proverbs themselves clarify this.

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

It could be that other forces are involved which are thwarting their labors. We'll talk about this more next week in the sermon on mercy and justice. It is a sad reality that much injustice

goes on in our world that takes advantage of many people who can do little to defend themselves.

The general lesson for us to see this morning is the warning against laziness and the exhortation to be diligent in our work.

“Whoever works his land will have plenty of bread, but he who follows worthless pursuits lacks sense.” (Proverbs 12:11, ESV)

It’s not just laziness that can be a person’s downfall, but foolishness. A person may be very active (you would not be inclined to call them lazy), but the things they are working at are worthless. If you’re someone who tends to get really excited about get-rich quick schemes, this verse should be a warning to you. Be discerning. Don’t pursue worthless things. Be wise in your work.

“The soul of the sluggard craves and gets nothing, while the soul of the diligent is richly supplied.” (Proverbs 13:4, ESV)

“The sluggard buries his hand in the dish and will not even bring it back to his mouth.” (Proverbs 19:24, ESV)

Proverbs gives some pretty sorry pictures of the sluggard. This is how lazy a person could become. They start things but don’t finish them. They crave but don’t get anything in the end. Even in the simple tasking of feeding themselves, they might not want to exert the effort to put the food in their mouth.

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

“The sluggard says, ‘There is a lion outside! I shall be killed in the streets!’” (Proverbs 22:13, ESV)

This is humorous. It pokes fun at the ridiculous excuses we can come up with to avoid work. Someone told me a story about a co-worker of theirs who called in on a morning when there was a bit of snow coming down. The employee said to the boss, “I’m not going to make it in today because I don’t have snow tires on my vehicle.” The boss said, “Well, we can send someone to pick you up.” The employee said, “Oh, well, I’m not feeling very well today, either.” That’s just as silly as saying, “There’s a lion in the street.” Don’t make dumb excuses to justify laziness. Of course, there may be times when you’re too sick to go to work, or when there’s 2 feet of snow on the road and you can’t get to work. But beware of a pattern in your life of looking for ways to avoid work. I would venture to say that in some offices there is more creativity and brain power put into ways of avoiding work than is put into the work itself. That is shameful and foolish.

On the other hand, there is honor in doing good work.

“Do you see a man skillful in his work? He will stand before kings; he will not stand before obscure men.” (Proverbs 22:29, ESV)

God has made you with the ability to do meaningful work, whatever that may be. Work hard at it. Work diligently and wisely. There is honor in that.

Work Humbly

“The reward for humility and fear of the LORD is riches and honor and life.” (Proverbs 22:4, ESV)

At the beginning of this study in Proverbs we talked about the fear of the Lord. In this verse we see the connection of humility and fear of the Lord. We recognize God’s place, and recognize our place. That is humbling, and it’s a good place to be. And God rewards the humble with many blessings, including riches and honor and life.

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

“A faithful man will abound with blessings, but whoever hastens to be rich will not go unpunished.” (Proverbs 28:20, ESV)

There is arrogance in wanting to be rich, craving riches, and especially in wanting to become rich quickly. These verses warn us against that haughty attitude with regard to money. We should not go about our work in a prideful way, thinking that we’re going to ascend the economic ladder by leaps and bounds. That shouldn’t be what we crave. Rather, we should work diligently and humbly. We should work as unto the Lord, and we should be looking to Him as our real treasure.

Another point about humility is to understand that having money does not equal significance or dignity. This is a dangerous temptation of wealth. Having more money can make us think that we’re more important than those who have less than us.

“The rich and the poor meet together; the LORD is the maker of them all.” (Proverbs 22:2, ESV)

“The poor man and the oppressor meet together; the LORD gives light to the eyes of both.” (Proverbs 29:13, ESV)

It doesn’t matter where you’re at on the totem pole. We’re all human beings, created in God’s image. So don’t let your success go to your head. Work humbly.

Work Honestly

“A false balance is an abomination to the LORD, but a just weight is his delight.” (Proverbs 11:1, ESV)

Picture yourself at the grocery store. You buy 2 lbs. of ground beef at a certain price. But then you go home and you happen to put the package of meat on your own scale and come to find out that it’s actually only 1.5 lbs. You paid for 2 lbs., but only got 1.5 lbs. The grocery store cheated. They shouldn’t do that. Neither should you or I do that. There may be any number of ways to cut corners with the customer, or with your employer. We need to know that those dishonest practices are an abomination to the Lord. That’s a very strong term. God hates that kind of behavior.

“Better is a little with righteousness than great revenues with injustice.” (Proverbs 16:8, ESV)

Many people have a “win at all cost” mentality toward gaining wealth. That cannot be the mentality of the believer. It’s not sinful to be wealthy. As we’ve seen, Proverbs actually speaks very highly of wealth. But if you try to get rich dishonestly, or in a way that oppresses the poor, then you better fear the wrath of God. Righteousness is way more important than wealth.

“What is desired in a man is steadfast love, and a poor man is better than a liar.” (Proverbs 19:22, ESV)

“Bread gained by deceit is sweet to a man, but afterward his mouth will be full of gravel.” (Proverbs 20:17, ESV)

Proverbs has such vivid descriptions of things. This verse pictures the person of dishonest gain relishing his reward at first. The bread is sweet. But then it’s like his mouth is full of gravel. It doesn’t satisfy for long and leaves a really bad taste in your mouth.

“The getting of treasures by a lying tongue is a fleeting vapor and a snare of death.” (Proverbs 21:6, ESV)

“Better is a poor man who walks in his integrity than a rich man who is crooked in his ways.” (Proverbs 28:6, ESV)

We see the same principle in the New Testament, in Ephesians 4:28.

“Let the thief no longer steal, but rather let him labor, doing honest work with his own hands, so that he may have something to share with anyone in need.” (Ephesians 4:28, ESV)

In this verse we see that we are to do honest work in order to have something to give to those in need. This will lead to the next point about being generous. But first I want to say something about honest work. There are some vocations that would be inherently dishonest or inherently wicked. If you're selling illegal drugs, for instance, that would not be honest work. Or if you're hacking computers with malicious intent or for personal gain And we could think of other sinful ways to make money or steal money.

But, on the other hand, we should recognize that there are many, many legitimate and worthwhile ways to earn a living. And in any honest work, you can glorify God in your vocation. Don't think that you have to be a missionary or a pastor or work full-time for some Christian ministry in order to have a legitimate vocation as a Christian. God calls us into all different kinds of vocations. That's a good thing. That's a beautiful thing. And there's no vocation that is more holy than another. It's more about *how* you do your work, your attitude, your priorities. Whatever your work is, redeem it for the glory of God. Find good work to do. Remember that you are not merely working for money. You are working to serve others in some way that makes the world a better place and you're working ultimately for the Lord.

If you're teaching people, keeping people safe, providing some valuable service to people, making life more efficient through technology, helping the poor, counseling the hurting, tending to the physical needs of those who are sick. Whether you're in the field of education, social services, health care, the arts, technology, construction, scientific research, business, sales, retail, customer service, cleaning, or if you do many of those things by being a stay-at-home mom—whatever your work is, make it count for Christ. Work hard. Work humbly. Work honestly.

Be Generous . . .

“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.” (Proverbs 3:9–10, ESV)

“One gives freely, yet grows all the richer; another withholds what he should give, and only suffers want. Whoever brings blessing will be enriched, and one who waters will himself be watered.” (Proverbs 11:24–25, ESV)

“Whoever is generous to the poor lends to the LORD, and he will repay him for his deed.” (Proverbs 19:17, ESV)

Some of us may recoil at these verses, because it makes us think of how health and wealth preachers like to take verses like these and manipulate people into sending them money. [We could add that to the list of dishonest vocations.] These preachers will say, "Send me some of your money, and God is going to repay you with even more money." But that's not how these verses should be used.

The point of these verses is not to make an idol out of money. We can't take them out of context, and we can't take them as rigid promises. They are general principles. The point is to say, Be generous and trust that God will continue providing for you. These verses are addressing a very powerful deterrent to giving. One of the things that keeps us from being generous is a lack of trust in God. When we are not trusting in God's provision for us, when we are not trusting that God is going to give us grace in the future, then what will we do? We will hoard. We will cling to whatever it is we have at the moment. Our fists will be clenched around the money and possessions we have, because we're worried about tomorrow.

Paul says a very similar thing in 2 Corinthians 9:6. "The point is this: whoever sows sparingly will also reap sparingly, and whoever sows bountifully will also reap bountifully." He continues the analogy in verse 10. "He who supplies seed to the sower and bread for food will supply and multiply your seed for sowing and increase the harvest of your righteousness."

Paul's making the point, like Jesus did in the Sermon on the Mount (Matthew 6), that you shouldn't worry about tomorrow. Instead, you should trust in God's provision and store up treasure in heaven. When we are putting our hope in God, when we trust that He has a very bright future for us (whatever that may look like), when He is our treasure and we have confidence that He is doing good to us, then our shriveled hearts open up to the needs around us. We let go of our stuff, believing that if we give bountifully, generously, if we bless others abundantly, then the blessings will return to us in great measure. We may think, the more I give away, the less I'll have. But in God's economy, the more you give away, the more you have.

Scott Hafemann was one of my Greek professors in college, and I remember his passion for God-centered theology and also his emphasis on suffering, as it is a frequent theme in the Bible. I remember from those classes that Dr. Hafemann would talk to us, somewhat regularly, about the dangers and errors of health and wealth teaching. That was a special interest of his, because he was so concerned about how that teaching perverts the

true Gospel. As a kind of pastime, he would often watch these preachers on television, and then he would talk to us in class about how messed up that theology is. Here's what he says in his commentary about 2 Corinthians 8-9.

“Though it is already an embarrassing indictment on the modern church even to have to say this, there is no warrant for a ‘health and wealth gospel’ in this passage. Giving to others is not planting a ‘seed of faith’ that will bring even greater material dividends in return. Giving is the expression of faith itself, content in what God has given and will give in accordance with his own providential care.”¹

Think about it: If we tell people that they should give more money so that they can get even more money in return and be richer than they were before, what then is the motivation to give? That message works from the premise of the love of money. It props up the idol of materialism and says, I have a way to get you more money, more stuff. You can use God to get you more of the material things you crave. The biblical message about giving is just the opposite. The biblical message tears down the idol of materialism, so that we might worship God above everything.

Our lives should be like a flowing river, not like a dammed up reservoir. As blessings flow into our lives, blessings should then flow through us to others. Those blessings may be in the form of money or possessions or hospitality or encouragement or biblical instruction or manual labor or practical help of other kinds. This is what God intends. We let the blessings flow from us to others, trusting that the river will continue to flow. God will enlarge our hearts and increase our capacity for generosity. He will give to us, and we will give to others.

On the other hand, if the river of blessing flows into our lives and we put up a dam so that the blessings accumulate around us, we will eventually dry up and shrivel up and die. It's the difference between the Sea of Galilee, which is teeming with life, and the Dead Sea, which is dead, because there's no outlet.

Be Generous . . . Like Jesus

Another verse we need to look at from 2 Corinthians is 8:9. *“For you know the grace of our Lord Jesus Christ, that though he was rich, yet for your sake he became poor, so that you by his poverty might become rich.”* (2 Corinthians 8:9, ESV)

¹ 2 Corinthians, NIV Application Commentary, page 342.

This is the great message of the Gospel, put in language of Jesus' generosity to us. He who possesses all riches and power and authority and honor, He made Himself nothing. He humbled Himself to become one of us. He stooped to our level, to live among us as one of us, and in order to die in our place. He gave up the riches of His divine status and embraced the poverty of humanity.

The poverty of the incarnation—taking on human flesh. And the poverty of the cross—being shamed and humiliated and tortured and executed. He became poor. And the purpose for which Jesus gave up His riches and became poor is “so that you by his poverty might become rich.” That’s our salvation, brothers and sisters. That’s the Good News of Christ’s substitutionary atonement. He became our substitute. He who was rich, He who was perfect and sinless, He became utterly poor by taking our sin on His own shoulders. He bore our sin on the cross. For all those who repent and turn from their sins and put their eternal hope in Jesus Christ, that blessing will be yours. God will not condemn you to hell for your sins, but rather He punished Jesus on the cross for your sins.

That’s how Christ’s poverty makes us rich. We become spiritually rich. To be forgiven by God, to have access in prayer to the living God, to be reconciled to God, to have peace with God, these are riches that no amount of material wealth can compare to. Christ became poor, so that we might have these unspeakable riches, both in this life and forever in heaven.

The way this connects with the topic of generosity is that we, as Christians, should desire to be generous like Jesus Christ is generous. Just like we should forgive because Christ forgave us, we should also be generous because Christ has been so generous to us. This is what grace does. When the grace of God invades your life, it changes you. It has such a profound impact on you that it begins reshaping your desires and actions.

Love Wisdom More Than Wealth

As those who have been changed and are being changed by the Gospel, we have a growing desire for God and His wisdom. We can see that God’s wisdom is more to be desired than earthly riches.

Wisdom speaks, “*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.*” (Proverbs 8:18–19, ESV)

“Riches do not profit in the day of wrath, but righteousness delivers from death. The righteousness of the blameless keeps his way straight, but the wicked falls by his own wickedness.”
(Proverbs 11:4–5, ESV)

Don’t put your ultimate hope in wealth. That’s not going to save you.

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

“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, ESV)

The fear of the Lord, which is the beginning of wisdom, that is far greater than material wealth.

“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.” (Proverbs 23:4–5, ESV)

Here’s another reason not to elevate earthly riches too high. It’s not going to last. Spend your energy on acquiring wisdom, fear of the Lord, godliness. That’s where the real gain is!

This last passage is a fitting final prayer concerning work and money.

“Two things I ask of you; deny them not to me before I die: Remove far from me falsehood and lying; 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 30:7–9, ESV)

That’s a good place to be. We ask for our daily bread. And we ask for contentment, that we would not be greedy for much gain.

Work hard. Work humbly. Work honestly. Be generous . . . like Jesus. Love wisdom more than wealth.

In closing, I want to tell you about someone who exemplifies much of what we’ve been learning today about work and money. His name is Dennis, and he’s a pastor in Liberia. I met him during my trip there a couple years ago. He and his wife live in a small town called Saclepea in the northern part of Liberia. They do not have much at all, compared to our standards. They live in a small house made of concrete blocks. They do their

cooking over a small charcoal grill. Their water comes out of a hand-pumped well. They work extremely hard to provide for their family and to minister to their church family.

One thing I remember about Pastor Dennis is that every time I saw him, he had a big smile on his face. He showed me the church building they were working to construct. He took me to his farm where he grows beans and peanuts. And what struck me most of all is that Pastor Dennis had such a desire to help others. There were refugees from the Ivory Coast who were settling near Saclapea, and Dennis was involved in organizing many of the pastors in the area to help those refugees. He didn't have much, but he was excited to serve and to share. I saw Jesus in him. Let's pray that Jesus will shine through our lives, too—in our work and in the way we use our money.