

Harvest Orthodox Presbyterian Church
Sunday School Study on Personal Money Management
Start Positive – Prosperity & Our Response
November 11, 2007

START WITH PRAYER

Prosperity

Wealth is morally neutral, but dangerous. In Luke 16:13, Jesus says, “No servant can serve two masters; for either he will hate the one, and love the other, or else he will hold to one, and despise the other. You cannot serve God and mammon.”

Jesus did not say that we must serve God *more* than money. Evaluating our lives to discover what occupies first place is not the proper test. The question is whether we serve money at all. Either we serve God and use money or we serve money and use God.

Money will not bring true happiness in life. Howard Dayton Jr.’s interpretation of Ecclesiastes 5:10-11 is as follows, “He who loves money shall never have enough. The foolishness of thinking that wealth brings happiness! The more you have the more you spend, right up to the limits of your income.”

According to Scripture, success in finances is achieved by being a faithful steward. After we have fulfilled our responsibility by becoming faithful stewards (our part), it is up to God to decide whether or not to give us wealth (God’s part).

A. Anxiety & Lack

Psalm 34:9-10 – “9 O fear the LORD, you His saints for to those who fear Him there is no want. 10 The young lions do lack and suffer hunger but they who seek the LORD shall not be in want of any good thing.”

We do not lack any good thing because God makes sure that we get what He knows is good for us.

Luke 12:22-34

22 And He said to His disciples, "For this reason I say to you, do not worry about your life, as to what you will eat; nor for your body, as to what you will put on.

23 "For life is more than food, and the body more than clothing.

24 "Consider the ravens, for they neither sow nor reap; they have no storeroom nor barn, and yet God feeds them; how much more valuable you are than the birds!

25 "And which of you by worrying can add a single hour to his life's span?

26 "If then you cannot do even a very little thing, why do you worry about other matters?

27 "Consider the lilies, how they grow: they neither toil nor spin; but I tell you, not even Solomon in all his glory clothed himself like one of these.

28"But if God so clothes the grass in the field, which is alive today and tomorrow is thrown into the furnace, how much more will He clothe you? You men of little faith!

29"And do not seek what you will eat and what you will drink, and do not keep worrying.

30"For all these things the nations of the world eagerly seek; but your Father knows that you need these things.

31"But seek His kingdom, and these things will be added to you.

32"Do not be afraid, little flock, for your Father has chosen gladly to give you the kingdom.

33"Sell your possessions and give to charity; make yourselves money belts which do not wear out, an unfailing treasure in heaven, where no thief comes near nor moth destroys.

34"For where your treasure is, there your heart will be also."

God tells us not to be anxious about anything, let alone the clothes that we wear or the food that we eat.

B. Financial Fears & Contentment

Proverbs 10:3 – “The LORD will not allow the righteous to hunger, but He will thrust aside the cravings of the wicked.”

This promise, along with that in Matthew 6:25-34 should alleviate our financial fears especially in times of economic upheaval as we see in the world today.

One of the ways these verses are fulfilled is in the **contentment** of God’s people. We are to fill our treasure bags not with the perishable things of this earth but with the imperishable things that are of heaven.

On the other hand, God thwarts the desire of the wicked – there will be no satisfaction or good outcome in obtaining a desire. The desire for the peace, pleasure and satisfaction that a certain want produces will not be fulfilled.

C. Blessings

Proverbs 10:22 – “It is the blessing of the Lord that makes rich, and he adds no sorrow to it.”

God is the one who gives riches, and so blesses them to His children that they will thoroughly enjoy them. We must do our part, but it is God’s choice to bless. It is not money that is a root of all evil but the love of money. The root of all evil is in the mind of man, not his money. Sinfulness is determined by attitude, not affluence. Wealth will not corrupt a man if he has the proper perspective of it.

What does it mean to do our part? We must work diligently with the gifts entrusted to us, our work always testifying to God’s grace and goodness. We must remember that work is not a curse of the fall – Adam was called to work in the garden. **Genesis 2:15** – “Then the Lord God took the man and put him into the Garden of Eden to cultivate it and keep it.”

Also see:

Psalm 37:22 – “For those blessed by Him will inherit the land, but those cursed by Him will be cut off.”

Genesis 24:35 – “And the Lord has greatly blessed my master, so that he has become rich; and He has given him flocks and herds, and silver and gold, and servants and maids, and camels and donkeys.”

Genesis 26:12-13 – “12 Now Isaac sowed in that land, and reaped in the same year a hundredfold. And the Lord blessed him, 13 and the man became rich, and continued to grow richer until he became very wealthy;”

D. Hard Work vs Fraud vs Inheritance

Proverbs 13:11 – “Wealth obtained by fraud dwindles, but the one who gathers by labor increases it.”

Proverbs 20:21 – An inheritance gained hurriedly at the beginning will not be blessed in the end.”

One who gains financial success through hard work has gained the wisdom to use the funds with which God has blessed him. A person who gains resources deceitfully or quickly through inheritance does not have the wisdom to use the resources correctly.

As an example of Proverbs 13:11 talk about Rodney King. He was awarded \$3.8 million after being beaten by police officers. On December 8, 2006, KABC7.com reported – “King has had at least nine other brushes with law enforcement since the beating, including arrests based on allegations of DUI and hit-and-run, indecent exposure, assault, and drug use.”

As an example of Proverbs 20:21, look at the prodigal son in Luke 15:11-16.

11 And He said, "A man had two sons.

12"The younger of them said to his father, 'Father, give me the share of the estate that falls to me ' So he divided his wealth between them.

13"And not many days later, the younger son gathered everything together and went on a journey into a distant country, and there he squandered his estate with loose living.

14"Now when he had spent everything, a severe famine occurred in that country, and he began to be impoverished.

15"So he went and hired himself out to one of the citizens of that country, and he sent him into his fields to feed swine.

16"And he would have gladly filled his stomach with the pods that the swine were eating, and no one was giving anything to him.”

By these passages can we determine **how financial success is attained?** Through hard work and saving a little over a long period of time.

E. What About Future Generations?

Proverbs 13:22 – “A good man leaves an inheritance to his children’s children, and the wealth of the sinner is stored up for the righteous.”

Those who care for more than themselves build up their estate for future generations.

Those who care only for themselves are storing up their wealth for a righteous person. The wealth of the wicked may be taken away and given to those more deserving. In Psalm 37:17-22 we read,

- 17 For the arms of the wicked will be broken,
But the LORD sustains the righteous.
18 The LORD knows the days of the blameless,
And their inheritance will be forever.
19 They will not be ashamed in the time of evil,
And in the days of famine they will have abundance.
20 But the wicked will perish;
And the enemies of the LORD will be like the glory of the pastures,
They vanish-like smoke they vanish away.
21 The wicked borrows and does not pay back,
But the righteous is gracious and gives.
22 For those blessed by Him will inherit the land,
But those cursed by Him will be cut off.

These verses can either point to the irresponsible dissipation of wealth due to folly, or to divine retribution on the wicked wealthy for other sins.

Per Ecclesiastes 2:26, it is vanity for the wicked to store up wealth for themselves because God gives riches to the wicked so that, “...he may give to one who is good in God’s sight.”

Look at the results of our generation (the ME generation) and the fear of having nothing for retirement, versus our parents’ generation.

F. A Good Name & Integrity

Proverbs 22:1 – “A good name is to be more desired than great riches, favor is better than silver and gold.”

Proverbs 28:6 – “Better is the poor who walks in his integrity, than he who is crooked though he be rich.”

A good name (before God and His discerning people) and integrity (one’s relationships with God and others) are shown to be more important here than riches and prosperity, though prosperity is not wrong.

Jay Adams translates Proverbs 28:6 as either crooked or double-dealer. The double-dealer is one who is opportunistic, who live according to no standards at all. His goal in life is to advance himself.

Can you see in these two verses the importance that God places on riches?

Poverty is not necessarily bad and riches are not necessarily good. On the contrary, poverty is not necessarily good (sluggardly poor) and riches are not necessarily bad. It comes down to our response to God when He decides to bless us with whatever measure He deems appropriate.