

Wisdom For Life And Ministry

*The fear of the LORD is the beginning of knowledge; fools despise wisdom and instruction.
(Proverbs 1:7 ESV)*

*Whoever heeds instruction is on the path to life, but he who rejects reproof leads others astray.
(Proverbs 10:17 ESV)*

*‘Behold, the fear of the Lord, that is wisdom, and to turn away from evil is understanding.’
(Job 28:28 ESV)*

*The queen of the South will rise up at the judgment with this generation and condemn it, for she came from the ends of the earth to hear the wisdom of Solomon, and behold, something greater than Solomon is here.
(Matthew 12:42 ESV)*

Wealth

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Various Proverbs

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Introduction:

Good morning church. I’d like to invite you to open your Bibles with me to the book of Proverbs.

One of the things that I have particularly enjoyed about the time I have spent in Proverbs is how incredibly practical it is. It speaks to the issues that confront us every day. Charles Spurgeon once said:

True religion is sanctified common sense, and if some people had got a little common sense with their religion, and some others had got a little more religion with their common sense, they would both be the better for it.¹

Proverbs teaches us that religion and common sense walk hand in hand. This morning, we’re going to take some time understand what the Bible – and particularly the wisdom literature – has to say about wealth.

Before we go any further, I think it is worth reiterating a warning that we presented at the beginning of this series. Here is the warning: Proverbs should be understood as *general principles* not as guaranteed promises. This is critical to understand before we move any further this morning. Solomon is teaching his son – and all of us by extension – that God has structured the world in such a way that there is a *general* sense of order. For example, the person who works hard at something will generally have more success than the lazy person. Sometimes the lazy

¹ Charles Spurgeon. *Sermons on Proverbs*. Quoted in “Godly Fear and its Goodly Consequence. Public Domain.

person robs the hard worker. The principle is still true but, as a result of sin, things don't always go as they should. There are some exceptions to the general rule.

So it is with our topic this morning. There are obviously some exceptions to the principles that we are going to learn. This is not a blueprint for guaranteed success. These are general *principles* for gaining and sustaining wealth.

Principles for Gaining and Sustaining Wealth

First, Solomon tells his son:

1. Work Hard

Look at Proverbs 10:4:

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

As a general principle, if you work hard you will attain wealth. Hard workers are typically the first to be promoted. They're the ones who say yes to overtime. They go over and above and solve problems before anyone asks them to. If you discipline yourself to work that way, you are going to find success more often than not. I have a friend who says it this way: If there are cutbacks in his workplace, he wants to make sure that he is the very last person who would ever be let go. That's a healthy approach.

The Apostle Paul had some folks in his church who had become convinced that Christ would return at any moment. They decided that they didn't want to waste any time doing ordinary work. Do you remember how Paul responded to this situation? He wrote:

For even when we were with you, we would give you this command: If anyone is not willing to work, let him not eat. (2 Thessalonians 3:10 ESV)

If you are able-bodied, then you should be working. Charity and support ought to be reserved for those who truly need it. We are blessed to live in a country where those who are disabled, too old to work, or who are orphaned with no family are supported. Praise God for that! But that money should not be used as a crutch for those able-bodied people who simply have no drive. Unfortunately, some people are in poverty simply because they're lazy. Not everyone! We talked about that last week. Sometimes the system can be oppressive. Sometimes people can be born into circumstances that are nearly insurmountable. Yes.

But some people are broke simply because they have fallen in love with sleep.

Listen, some days, we wake up and we don't feel like working. Can anyone attest to that? On those days, the two kinds of people in the world reveal themselves. The one who is wise puts on her shoes and gets herself to work even though she'd rather have a nap. She'll nap after work. She has kids to feed and a boss who is relying on her. But the fool can't resist the comfort of his bedsheets. He calls in to work and lies about an illness then he doses off for another nap. This is the man who is described in Proverbs 26:13-14:

The sluggard says, “There is a lion in the road!
There is a lion in the streets!”
¹⁴ As a door turns on its hinges,
so does a sluggard on his bed. (Proverbs 26:13-14 ESV)

He’s an excuse maker. There’s always a reason why he can’t get to work. There’s a lion in the road. I feel a cold coming on. And like a door on a hinge he just rolls back and forth on his bed.

We were made to work. Work hard! You will generally find yourself gaining and sustaining wealth. Next, Solomon teaches us:

2. Work smart

Look with me at Proverbs 12:11. There we read:

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

There are a lot of people following worthless pursuits. There are teenage boys who are convinced that they can make a living livestreaming youtube videos of their video game victories. There are countless teenage girls who are convinced that they are destined to become the next Beyonce. There are so many young people spending tens of thousands of dollars in our universities pursuing degrees that will not in any way-shape-or-form make them more employable.

Parents, listen closely to what the Bible is teaching here. One of your jobs as a parent is to help your children to see reality. Help them to think about how they can prepare themselves to work in a profession that will actually put food on the table. It’s your job to sit Billy down and to encourage him to exercise restraint in his video game hobby and to make sure that he doesn’t neglect his math homework. It’s your job to lovingly but firmly convince tone-deaf Susie that her plans of moving to Nashville and recording a 40-thousand-dollar album are not going to serve her well in the long run.

I know that’s not the fun part of parenting. The common consensus all around us cries out that Bobby and Susie can be anything that they want to be. The culture would gladly send your kids on a lifelong wild goose hunt for fulfillment. But your job is to teach your kids that spending a lifetime chasing fantasy is actually an exercise in misery and futility.

Your job is to help them to thoughtfully discover who they were made to be! Ask good questions! What skills do you come by naturally? What gift has God entrusted to you? Where are the openings in the workforce today and how could you fit in and contribute with your passions and skills? Stop trying to be what you’re not. God made you, uniquely, to contribute to the needs of this world. The Apostle Paul wrote:

For we are his workmanship, created in Christ Jesus for good works, which God prepared beforehand, that we should walk in them. (Ephesians 2:10 ESV)

So make a plan. Ask good questions. Don’t chase fantasies. Work smart.

Third,

3. Don't go into debt needlessly

Ideally, we would never go into debt at all, but in a city where you can't buy a house for less than \$300,000, I think it's worth saying that sometimes we will be forced to borrow. For many of us, mortgages and student debt will unfortunately be part of our reality. But the principle still holds; if you want to gain and maintain wealth then you should avoid needless debt. Proverbs 22:7 says:

The rich rules over the poor,
and the borrower is the slave of the lender. (Proverbs 22:7 ESV)

When you owe someone money – whether that be the bank, or the credit card company, or the friend – you essentially become a slave. They can charge you unreasonable interest rates. They can create whatever repayment plan suits their best interests. They can do that because you spent money that you didn't have! In January of 2018, CNBC posted an article which stated:

The average American has a credit card balance of \$6,375, up nearly 3 percent from last year... Total credit card debt has reached its highest point ever, surpassing \$1 trillion in 2017, according to a separate report by the Federal Reserve.²

That is madness. That is foolishness. That is idolatry. Proverbs 21:17 warns:

Whoever loves pleasure will be a poor man;
he who loves wine and oil will not be rich. (Proverbs 21:17 ESV)

When you chase after pleasure and leisure – when you live beyond your means – you invite poverty and ruin upon yourself and your family. Don't do it!

Let's get really practical here.

We live in a culture where people are buying houses that they can't afford. Don't do it! The anxiety of trying to keep up the façade is going to ruin your marriage and shipwreck your heart. Don't try and impress people. Buy what you can afford. How many rooms do you really need? Buy a bunkbed!

Don't buy a car that you can't afford. Why would you lock yourself into monthly payments on an asset that is only going to depreciate? Don't do it.

Don't take on credit card debt that you are unable to pay off at the end of the month. You can get out of this debt. If you need help with that, then come and talk to me after the service. There are people in our church who LOVE budgeting and who would be eager to sit down with you to make a plan. Get out of debt and stay out of it.

Finally, if you want to gain and sustain wealth:

4. Put the Lord first

² <https://www.cnbc.com/2018/01/23/credit-card-debt-hits-record-high.html> Accessed June 11, 2019.

This is the piece that the world doesn't understand. Up until this point, I could have preached this sermon in an economics class at the university down the street, but here is where biblical wisdom and worldly wisdom diverge. Proverbs 28:25 says:

A greedy man stirs up strife,
but the one who trusts in the Lord will be enriched. (Proverbs 28:25 ESV)

Do you see that? We find the same thing in Proverbs 22:4. There we read:

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

Here's the principle: Putting God first in your life will *generally* lead to prosperity.

I anticipate that some of you are wondering at this point if I have crossed the line into the prosperity gospel. The prosperity gospel teaches that godliness will *always* lead to prosperity in this life. They take the *principles* of Proverbs and treat them as if they are *promises*.

But that's not what we're doing this morning. What I'm saying is this: If you put God first in your life – if you obey His commandments and walk in accordance with His wisdom – it will *generally* lead to a prosperous life. Is that not true? Doesn't God's way lead to life and peace? Doesn't His wisdom guard us from so many of the costly sins and mistakes that we are prone to in our flesh?

Now, if some of you were concerned that we might be tiptoeing into the prosperity gospel I suspect that others of you are concerned that this topic might cause others to make an idol of wealth. If I were listening to this sermon, I would be wrestling with that objection right now.

We have been looking at principles on how to gain and maintain wealth, but Jesus said:

“Do not store up for yourselves treasures on earth, where moths and vermin destroy, and where thieves break in and steal. ²⁰ But store up for yourselves treasures in heaven, where moths and vermin do not destroy, and where thieves do not break in and steal. ²¹ For where your treasure is, there your heart will be also. (Matthew 6:19-21 ESV)

What do we do with that? Is Jesus telling us here that acquiring wealth is immoral?

No. He's not. Jesus is not rebuking the possession of wealth. He is rebuking the LOVE of wealth. Money is a-moral. It is not inherently good or evil. It's not god, and it's not the devil. What Jesus is concerned with is what you DO with it and how you FEEL about it. The Apostle Paul said likewise:

¹⁰ For the love of money is a root of all kinds of evils. It is through this craving that some have wandered away from the faith and pierced themselves with many pangs. (1 Timothy 6:10 ESV)

So, if it presents such a real temptation then why would God bother to give us wealth at all? Should we run away from it? Should we pretend that we don't have it? What does the Bible say

about how we ought to use our wealth? Thankfully, we find some helpful principles here in Proverbs.

Principles for the Right Use of Wealth

Have you ever heard those commercials that say: “Blood. It’s in you to give.” Well, that’s exactly how the Bible speaks about wealth. God didn’t give you money so that you could finally live that luxurious life that you’ve always wanted. No, God gave you wealth so that you could resemble and glorify Him in your generosity. Solomon outlines this principle in three ways. First, he says:

1. Give generously to God

We find that in Proverbs 3:9-10:

Honor the Lord with your wealth
and with the firstfruits of all your produce;
¹⁰ then your barns will be filled with plenty,
and your vats will be bursting with wine. (Proverbs 3:9-10 ESV)

Your wealth is first and foremost for worship. How you respond to this command reveals where your trust truly lies. Do you trust God? Or do you trust in your bank account? Are you willing to surrender your treasures because you trust in the goodness of your Master? Or are you holding tight to every nickel and dime because you don’t trust that He will provide?

The amazing thing about all of this is that the more you give to God, the more He shows His faithfulness in providing for you. In Malachi 3:10, this principle is restated as a promise:

Bring the full tithe into the storehouse, that there may be food in my house. And thereby put me to the test, says the Lord of hosts, if I will not open the windows of heaven for you and pour down for you a blessing until there is no more need. (Malachi 3:10 ESV)

That’s who our God is! He is generous towards us! He is no man’s debtor. If we prove to be stingy and idolatrous with our money, we will lose it. But when we are generous and when we see wealth as a tool to honor Him, He gives us more!

Second, Solomon says:

2. Give generously to your family

We find that in Proverbs 13:22 where we read:

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 ESV)

There is nothing sinful about an RESP. Do you see that here? When you get a paycheck, after you have set aside your first and your best for God, you should also be setting some aside to support your family. That is a good use of wealth.

What a tragedy it would be to leave your children with unsettled bills and debts that need to be negotiated. Don't be that person. Use the wealth that you have to bless your children and your grandchildren.

Eventually, if your children are followers of Jesus, this generosity will be reciprocated. The Apostle Paul wrote:

But if anyone does not provide for his relatives, and especially for members of his household, he has denied the faith and is worse than an unbeliever. (1 Timothy 5:8 ESV)

Do you see this? Parents are to be faithful and diligent so as to position their children to succeed. But children are then to be faithful and diligent so as to care for their parents when they can no longer care for themselves. Isn't this a great example of the wisdom of God? Can you imagine the enormous tax strain that would be lifted if more people in our culture lived this way? It's not the government's job to care for aunt Mayble. That's your job, Christian!

Before we move on, I think it is appropriate for us to consider this instruction in light of Jesus' teaching. Jesus said:

“Who is my mother, and who are my brothers?” And stretching out his hand toward his disciples, he said, “Here are my mother and my brothers! For whoever does the will of my Father in heaven is my brother and sister and mother.” (Matthew 12:46-50 ESV)

The consistent teaching of the New Testament is that every follower of Jesus Christ is adopted into the family of God. This means that, as we think through how to use our wealth to support our families, we should be extending our gaze out to the church family.

Is there a brother or sister in the church who is in need? Do you have the means to lighten their load? Then you should. We should be marked by a radical generosity. There should be people in our church who choose to live in smaller houses so that they can free up more money to be generous. We should be looking to our brothers and sisters in Christ in India and South Africa and in the Dominican Republic and we should be asking if and how we can support them. When the Apostle Paul called upon the church in Corinth to help the persecuted church in Jerusalem he explained:

For I do not mean that others should be eased and you burdened, but that as a matter of fairness ¹⁴ your abundance at the present time should supply their need, so that their abundance may supply your need, that there may be fairness. (2 Corinthians 8:13-14 ESV)

You have been given wealth so that you might be an instrument of appropriating “fairness” in the family of God. How are you doing with that? One day we are all going to stand before our Father. He is going to look at all of the resources that He entrusted to us – resources that He gave to us in order that we might share with and care for the community of faith – and we are going to give an account for how much we decided to keep for ourselves.

Finally, we should use our wealth to:

3. Give generously to the poor

Once again, Solomon tells us that we will be blessed as we obey this command. Look at Proverbs 19:17:

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

Do you see that? Over and over again the principle remains the same. If you trust God with your wealth – if you obey Him with your wealth – He will give you more wealth to be generous with!

And make no mistake, the primary reason that you have been blessed with wealth is so that you might be generous. Your life is meant to spread the fragrance of Christ throughout the world! So keep your eyes open for opportunities. Proverbs 28:27 says:

Whoever gives to the poor will not want,
but he who hides his eyes will get many a curse. (Proverbs 28:27 ESV)

How many times have you hidden your eyes from a need? Have you ever caught yourself muttering: “Not my problem”? The Bible has a lot to say about that. Look at Proverbs 11:24-25:

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

The one who waters will be watered.

Many of us in this room are like watering cans that have been filled to the brim. We look at the blessings that we have received, and it seems almost too good to be true! But the water in the watering can is meant to be poured out.

If the watering can sits idle, filled to the brim with water, never sharing a drop with the world, then that watering can begins to stink. The water becomes stagnant. The very thing that was meant to be a blessing becomes a stench and a curse. Rather than bringing life, it winds up bringing death.

But the can that frequently and generously pours out the blessing that it contains brings life and peace everywhere that it goes. The water never stagnates because it is always moving, bringing with it the blessing that the gardener intended. That pot is filled and filled again and again for the good of the garden and for the purposes of the gardener.

Are you stagnant this morning?

You have been blessed to be a blessing. But if you choose to hoard that blessing then you will find that the blessing can quickly become a curse. Wealth is not evil. Nor is it righteous. It is a magnifying glass that reveals the state of your heart. It is an instrument that is used for worship, but let us be vigilant in making sure that we are worshiping God with our money and not something or someone else.

Proverbs 30:7-9 is a fitting conclusion to the time that we have spent considering poverty and wealth. Let this be our prayer:

Two things I ask of you;
deny them not to me before I die:
⁸ Remove far from me falsehood and lying;
give me neither poverty nor riches;
feed me with the food that is needful for me,
⁹ 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)

This is the word of the Lord. Let's pray together.