

Wisdom to Live By: Money  
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One of my favorite gifts this Christmas was cold, hard cash. You never get enough of that, right? Who doesn't want money for Christmas? Do you know why? Because money is so important. We accomplish so much with money; we purchase the goods that we need with money, pay off the debts that we owe, save for the future, and secure a little recreation and enjoyment. God obviously knows money is important; that's why the Bible is littered with verses, passages, and chapters all about it. The book of Proverbs, too. In fact, there are 101 verses in Proverbs alone that deal with or refer to money, possessions, or the lack thereof.

All the important subjects about money are tended to in Proverbs. It gives us direction on savings, debt, giving, greed, investments, spending and more. We can't cover everything today, so I want to catalogue all of our discussions this morning into two main topics: *How to get money* and *what to do with it*. So, let's begin.

Proverbs is so helpful to start at the beginning: how do you get money? There are more ways than one, right? This past week we saw the Mega Millions Lottery hit \$480M. That's one way to get money (of course, not a very reliable way as the odds of winning the Mega Millions Lottery is 303M to 1). While there are many ways to get money, God tells us the wisest pathway to money. Prov. 28:19, "Whoever works his land will have plenty of bread, but he who follows worthless pursuits will have plenty of poverty." Did you get it? Work! That's how you get money. Don't steal it, don't wait for it; like this Proverbs says, don't follow worthless pursuits for money (I'll let you define what worthless pursuits are at the moment, but notice it's the opposite of working for it). Mark it down, friends (especially you young people out there): God's plan, God's design for you to acquire the money you need is to work for it. Prov. 14:23 says, "In all toil (toil is a way of saying work... *in all work*) there is profit, but mere talk tends only to poverty." The Bible doesn't prescribe what kind of work you do, just that you work for your living.

This, obviously, is a really important lesson for followers of Jesus. Friends, we are tempted by our own sinful flesh and we are tempted by the messages in this world to seek hasty gain (we'll talk more about hasty gain in a minute). Working for money is growing in disfavor around us. Some have given up on working for money; others will work, but, quite frankly, with a bad attitude. But Proverbs tells us this is God's preferred method of getting money. Work for it. Friends, we make Jesus look good when we work heartily at our jobs for an honest paycheck and then live contently and happily in what God has supplied. FBC, don't miss this opportunity of being an example to others in your work. I've said this before, but it's been awhile so I'll say it again: people who love and follow the Lord Jesus Christ should be the hardest working people around. We should work hard with good attitudes with appreciation for the people paying our wages. Young people: don't despise honest, hard work. It's God's plan for you to earn money and it is, without question, the most tried and true way of getting money. And God is good and he loves you.

Now, there are times when people can't earn what they might need. Hardships find us and sometimes those hardships make earning money really difficult. In moments like that the scriptures are clear: God's people are to rise up and help those in need, especially those in God's family. There's this interesting balance to what the scriptures say about these things where two things are supposed to happen simultaneously. On the one hand, followers of Jesus are to make every conceivable effort to make a living with the hands, feet, and brain that God has given them so that we are dependant on nobody just like Paul says in 1 Thess. 4:11-12, yet the church of Jesus Christ is to be ready to help those who can't. And could I dare to ask: can we, the church, provide to those in need while protecting their dignity? It's humbling enough to be unable to care for your own needs. We don't need to add to the humility, friends, by making it difficult to receive help when it's needed. And of course, the goal is to receive help only as long as it's needed and to get back to work ASAP.

When it comes to getting money, I love how the Bible is so countercultural. Proverbs tells us two things about money that go completely against conventional thinking. First of all, Proverbs tells us that it's better to get money slowly rather than quickly. Think about that: wouldn't you think that since having money is so important that we'd want to get money as fast as we can?

Well, that's not what God says in Proverbs. Listen to these two passages.

- Prov. 13:11 - Wealth gained hastily will dwindle, but whoever gathers little by little will increase it.
- Prov. 20:21 - An inheritance gained hastily in the beginning will not be blessed in the end.

Isn't it interesting to see the Proverbs discouraging and warning against gaining money quickly. But I think if you've lived long enough you know that if money has come easily, you probably didn't work for it, right? Money you earn through hard work increases little by little just like Prov. 13:11 says. And what do you do with money that you sweat for, that you bleed for? Oh, you're careful with it, aren't you? You think hard about how to spend it or where to save it. And the stuff you buy with it, you're careful with that, too. But money you get in the blink of an eye, that doesn't come from hard work, you tend not to be very careful about that money. I remember when I was a teenager my parents would give me money to put gas in my car. I drove wherever I wanted to; I didn't care because I could always go back to the well. But when my Dad said, "Ok, now you're paying for your own gas money," I started thinking, "Do I really want to drive across town? Do I really want to go to the movies?" When I had to use the money that I had earned little by little I was more cautious in how I spent it.

If we believe God's words here, that money gained quickly is actually dangerous, what difference do you think that will make? Here's an idea: we will be suspicious of any get-rich-quick scheme; we won't be so tempted when we're told we can make a quick buck. That won't even be our goal. If I believe money gained hastily will dwindle why do I want to gain

money quickly? I want my money to increase and to last. And to get that you gather and earn little by little, year after year. Here's what's beautiful about this: I know that's exactly how some of you got where you are today. That's how it worked for you; you are a living testimony of Proverbs 13:11 and Proverbs 20:21. You started your young life poor. So you worked hard, entertained yourself with a deck of cards, and packed a lunch when you went to work. But over time, as you gained little by little, your little bank account got bigger and bigger. And now you look around and wonder, "Where did I get all this stuff?" And "I never thought I'd have this much money." Can I ask you to do two things. 1) Thank the Lord Jesus Christ for his grace. I'm guessing when you started gathering little by little when you were in your 20's and you were a poor young couple with children on the way you weren't thinking of Prov. 13. But you practiced Prov. 13. How do you end up practicing biblical wisdom without ever hearing it? Grace! God was good to you before you even were asking him to be good to you. Praise him for it! Don't let an ounce of pride or self-righteousness rise. 2) Tell others. Tell young couples how it worked for you. Tell our young people how you gathered little by little and that it worked. We need to hear your stories. And if you're a young person, a young couple, bend the ear of your older brothers and sisters in the faith. Ask them to tell you stories when they were young. Ask so many questions you're afraid you are annoying them. You will gain a treasure trove of wisdom.

Here's the 2nd counterculture message from Proverbs about gaining money: more isn't always better. That's what we're led to believe, right? Isn't more always better? Just like this AT&T commercial says (VID). Proverbs says more is not always better. Prov. 28:6 says, "Better is a poor man who walks in his integrity than a rich man who is crooked in his ways." Prov. 30:8-9 says, "... give me neither poverty nor riches...lest I be full and deny you and say, 'Who is the Lord?'" These proverbs say more is not better when you have to compromise your integrity. More is dangerous because it tempts you to forget God. Friends, let the Bible shape your mind about money. Yes, I know it seems having more is better, but not all the time. Be careful thinking more is better.

That's what Proverbs says about getting money. But what do you do with it when you get it? Just like there may be many ways to get it, you can do a million things with money. You can spend it, save it, invest it, hoard it, give it away, gamble it, you name it. But what does Proverbs say we should do? I think Proverbs 3:9-10 provides a beautiful summary of what we should do with money. Here's what it says: *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.*

The big idea here is to honor God with the money you have. That's what you should do with God's money that he has given to you - honor him with it. The word *honor* here is the basic OT word for glory. Glorify God with the money you make primarily through work. What does that mean? Well, to honor or glorify God with your money means you make God look good by your use of money. When you spend, save, give, invest your money, do it in a way that communicates and proclaims that God is great!

Of course, there are many ways we can do this, but let's take the angle that's hinted at in this verse. Vs. 9 says, "Honor the Lord with your wealth *and the firstfruits of all your produce.*" The firstfruits were the best. They weren't the leftovers or the scraps. It was the first and the best of your money and possessions. So, here's what this means: we honor God when we use the first and best of our money towards God-exalting work. Imagine: 2018 has begun and you're making your new annual budget. What do you budget first? What's going to get the first and best of your paycheck? There's a lot of options, right? There's that trip to Disney World you've been thinking about for a while. You've been eyeballing that new car; not because you really need a new car - you just kind of like new things. You were hoping for new fishing equipment or maybe a new wardrobe. Friends, the first things you buy and invest in are the things that you glorify. Where does kingdom work fit into your budget? Does it fit at the top when there's still plenty of money; when you can honestly say to God, "Lord, I have all this money, how much would you like me to give to your work?" Or does it fit at the bottom of the budget when all you can say is, "God, this is all I have left so I hope it's enough." What gets the first and best of your budget and what gets the leftovers and scraps?

I'll tell you exactly how we should do it, in my opinion. Here are the things that go at the top of my budget. My responsibilities. I can't honor God with my money if I don't take care of my financial responsibilities. Food. Rent. Debt payments (but hopefully I don't have many of those, but if I do, I better pay them). What it takes to take care of my family. Those responsibilities that God has assigned need to go at the top. Movies and toys don't go at the top; my responsibilities go to the top. But so does the Lord's work; in fact, the Lord goes on top - first fruits. Money given to the advancement of God's kingdom is my best investment and greatest joy. And the primary way God's works gets done is through the church; therefore, I give my best money to my local church. If I'm going to honor God with money I've got to give him my best; I've got to give him the first of my paycheck, not the last. Vacations, toys, going out to eat fit after the Lord's work and my responsibilities. But could I say this, too: why not more generosity. If God has given you the gift of making money, why not give exceedingly more to his work. Why not give 40% or 50% of your income?

Did you notice what our passage said the result of honoring God with money will be? Vs. 10 ~ "Then your barns will be filled with plenty, and your vats will be bursting with wine." When you honor God with your money you'll get more.

You know, if you spend time reading your Bible you'll find reasons why some people believe in the Prosperity Gospel, which I hate and you should hate, too. If that's a new term to you, the Prosperity Gospel teaches that the reward of following Jesus Christ is more wealth and health. Prov. 3:9-10 seem to say that, right? If you honor God with your money, he'll give you more it. So, what should we say about this?

What people who believe in the Prosperity Gospel get wrong is that they don't read enough of the Bible. They read some of it like Prov. 3:9-10, but they need to keep reading; reading verses like Prov. 23:4, which says, "Do not toil to acquire wealth, be discerning enough

to desist.” Think this over, FBC. Don’t work, don’t strive, don’t toil to gain wealth. Don’t make that your aim. Be wise enough, my good friends, to resist the temptation to get wealthy. Or 1 Tim. 6:9, “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.” Do you see? Don’t work and want to be rich. Don’t make that your goal. Believe what God’s word says about the danger of wanting to be wealthy. You don’t want to be plunged into ruin and destruction, do you? So don’t desire to be rich. Desire God.

It’s so subtle. We need money; it’s a powerful tool in our worship of God. But if you want it instead of wanting God and wanting his righteousness you’ll perish. Jesus says it plainly (Mt. 6:24) “No one can serve two masters, for either he will hate the one and love the other, he will be devoted to the one and despise the other. You cannot serve God and money.” Money has a way of mastering you the way God is supposed to be your master. And you are a slave to the one you give yourself to. You can’t give yourself to God and to money. You can’t desire God in worshipful delight and desire money.

Friends, we’ve just scratched the surface on God’s wisdom for money. There is so much more. Maybe we didn’t touch on a topic that you’re really wondering about. I’d recommend doing these two things: first, pick up Proverbs and read it. There are 31 chapters; one chapter for each day of the month. You’ll see his wisdom for life and money. Secondly, and I said it before, ask for help. Over the years, I’ve had people share with me some of their struggles with finances and it’s reminded me of other FBCers who could help them. So, what I’ve done is I’ve paired them up and it’s worked great. If you are struggling with some financial situations, I know there are people in your own church family who could help you. Think of it: there are people in this room who’ve walked in your shoes who could help you in the next two weeks. Help is not that far away. Humbly ask for help.

Key vs. Prov. 3:9-10

#### Questions for the week

- What was the most helpful word of wisdom you heard today? Why?
- What word is the hardest to believe or accept? How come?
- What change are you ready to make today? Tell somebody about it.