

Northwest Community Evangelical Free Church

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Sermon manuscript

Sermon series: Cultivating a Knack for Life

(Studies in Solomon's Proverbs)

A Wealth of Wisdom¹

(Proverbs)

Study #6

Introduction: Money teaches expensive lessons...

So, just how important is money, biblically speaking?

- The Apostle Paul says that the *love* of money can shipwreck souls (1 Timothy 6:9-10).²
- James, the half-brother of Jesus, says that the *lure* of money will misshape values (James 2:1-4).³
- The Lord Jesus says that the *lust* for money will cause some people to stop following Him (Matthew 13)⁴

¹ In the Appendix at the end of the manuscript I include several verses on anger for further study; then some thoughts on how emotions "work" in our lives that may shed light on how we can master our emotions rather than be mastered by them.

² [1 Timothy 6:9] *But those who want to get rich fall into temptation and a snare and many foolish and harmful desires which plunge men into ruin and destruction. [10] For the love of money is a root of all sorts of evil, and some by longing for it have wandered away from the faith, and pierced themselves with many griefs.*

³ [James 2:1] *My brethren, do not hold your faith in our glorious Lord Jesus Christ with an attitude of personal favoritism. [2] For if a man comes into your assembly with a gold ring and dressed in fine clothes, and there also comes in a poor man in dirty clothes, [3] and you pay special attention to the one who is wearing the fine clothes, and say, "You sit here in a good place," and you say to the poor man, "You stand over there, or sit down by my footstool," [4] have you not made distinctions among yourselves, and become judges with evil motives?*

Clearly, when it comes to dealing with things financial, the stakes are high. So we aren't surprised to find Solomon dealing with money in Proverbs.

A Proverbs finale...

Over the last several recent weeks we have looked into Proverbs for wisdom (which I have defined as "life skill linked to common sense under the fear of God"). According to Solomon, the first step toward wisdom is to learn to fear the Lord. It is to seek to honor Him in all we do.

And, in looking through Proverbs we have found that there are particular ways to honor Him: By the quality of our friendships, by our commitment to ministry, by the way we express our sexuality, and by managing anger.

Proverbs speaks to lots of other themes, too, and if we wanted to spend a few more weeks here, we could find wisdom directing us in how we should speak, deal with authority, cultivate compassion - and more.

Among my hopes from our time in Proverbs is that these weeks have whetted your appetite for wisdom. You'll find Proverbs a tremendous resource for finding that wisdom as you meditate on Solomon's words for the rest of your life.

Today is our final look into this book of wisdom, and today we're listening as Solomon gives us sound financial counsel, a wealth of wisdom, as he speaks to the theme of money.

A throat-clearing, "ahem..."

There is a governing reality of life to which all of us must submit. That governing reality is the clock, and the clock benefits both preacher and congregation.

Just as you have a finite capacity for politely listening, so I have a finite period of time to talk.

⁴ The parable of the sower and the soils includes words about the man who falls away from the faith (Matthew). 13). *The worry of the world, and the deceitfulness of wealth choke the word, and it becomes unfruitful.*"

Within this finite period of time, today, I won't say everything that might be said about money. I won't say anywhere near everything that might be said about money from the Bible. I won't even say everything that might be said about money from Proverbs!

What I am hoping and praying, though, is that what we will focus on today will equip us to more wisely handle a very important part of our life before God - our financial life.

My plan is to look at some of money's potential for help and its potential for harm, money's upsides and its downsides. We'll end on the high note of the positives, which means we'll start out by looking at what Solomon says are the dangers money presents.

Proverbs is clear about money's drawbacks, chief among them that money is temporary, fleeting.

Warning: Money Brings DANGER!

FLEETING Riches (23:4-5)

In an old Roman fable, Wealth is pictured as coming to us in the form of an old man. He is weary, walking slowly and with a cane. Rarely does money arrive quickly. However, in going away, Wealth flies faster than any bird!⁵

Solomon, predating the Roman fable, speaks along these same lines in Proverbs 23:4-5.

***[23:4] Do not weary yourself to gain wealth,
Cease from your consideration of it.***

***[5] When you set your eyes on it, it is gone.
For wealth certainly makes itself wings,
Like an eagle that flies toward the heavens.***

Riches gained by years and years of labor, thrift, and shrewd investing can be gone in an instant. The man or woman who places security in the fortress of wealth is placing security in a sand castle.

Some people believe that the unseen world of faith is the make-believe world. Wrong. It is the person who trusts in his property or her bank account who lives a delusional life.

It wouldn't take very long to come up with a sizeable list of men and women who have scrimped and saved for decades, only to be ambushed by a financial collapse.

Bank failures, market turnarounds, health woes, scams by others, simple "bad luck," and family emergencies all work together to convince us that it is literally impossible to be sure we have "enough."

Thousands of trusting investors in Bernie Madoff's ponzi scheme believed that their investments were secure. Sadly, the total loss of these folks is estimated at between ten and twenty billion dollars.

Boxer Mike Tyson is back in the news these days. Do you remember Iron Mike? He won the undisputed heavyweight boxing title when he was twenty two years of age by defeating Michael Spinks.

He won twenty two million dollars in ninety-one seconds! That's roughly \$250,000 a second!

Then, after earning over three hundred million dollars in the ring during his career - and then going bankrupt - Iron Mike has learned the hard way what Solomon knew three thousand years ago: ***[Proverbs 27:24a] ...riches are not forever.***

And even if we keep our money and enjoy a leisurely retirement, money is a commodity with an expiration date. Written all over the directions for the use of money, is a warning - *"Not valid for use after consumer's demise."*⁶

When this life is over, all the money in Fort Knox won't be of any value to us at all.

⁶ When one of John D. Rockefeller's top aides was asked how much money the old man left behind when he died, the aide is reported to have replied, *"All of it."*

⁵ From the Roman poet, Lucian.

So, money is a vapor. It is temporary. Solomon also wants us to know that if we are not careful, material wealth can poison relationships and can dramatically affect the way we relate to others around us.

DIVISIVE Riches (18:23; 19:4)

**[18:23] *The poor man utters supplications,
But the rich man answers roughly.***

Money can harden us. If we are not careful, we can end up valuing people on the basis of their financial portfolio.

We find that thought in the New Testament in James, chapter 2, where James cautions Christians against welcoming the rich man to the best seat in the house and telling the poor man to sit on a stool. (James 2:1-4)

Money sets before us the temptation to view others as more or less valuable, based on how much “stuff” they have. None of us would want to believe that this is true of us, but the temptation to do that is real.

Money is not evil. But it is dangerous. It’s a terrible place to put security. It can lead to a terrible valuation of people who don’t have it.

Money carries with it these and other hidden dangers. As the American poet, Ralph Waldo Emerson wrote, *“Money costs too much!”*

Still, money isn’t bad. The problem with money is not money. The problem with money is what we do - or don’t do - with money. And it is possible to use money for great good.

So let’s look at the opportunities for good that are before us if we would use our money wisely.

I’m going to mention three things this morning that money can help us do. It can enable us to help people in Jesus’ Name. It can help us demonstrate integrity. And it can allow us to show our faith in God.

First, let’s look at our use of money and faith. I’ll begin by making what I feel is a critical distinction between “faith” and “presumption.”

Money Also Brings Great Opportunity!

Money Provides the Opportunity to Demonstrate FAITH

An important distinction: FAITH vs. PRESUMPTION

Faith, as defined by the Bible, is *“the assurance of things hoped for, the conviction of things not seen.”* (Hebrews 11:1) Faith takes a promise or command of God and acts on it, even if it is hard, even if the command of God doesn’t seem to make sense.

For instance, when you exercise FAITH in a relationship with a friend, you treat them lovingly, even when they are acting in an unlovely way.

At this or that moment, you may not feel like loving them, but you believe that God’s Word is truth, you remember that He calls you to love, and you act on that command. That’s faith.

Different from faith is presumption. Presumption does not relate to God’s promises, but to my hope as to how life is going to turn out.

Say I wanted to go camping on a Friday night, but I hear that there is a 90% chance of severe thunderstorms for that night. I could still keep my plans intact - camping in a thunderstorm is kinda fun. But it would be presumptuous of me to not take a tent or a poncho.

Proverbs tells us that there is such a thing as “financial presumption.” Some might call it “faith.” Solomon says it is foolish and refers to it by the term “pledge.”⁷

Financial presumption takes the form of “pledges”

What is a “pledge”?

You make a “pledge” when you receive an asset - a car, a refrigerator, a stereo system - and promise to pay someone else (like a bank) for it later. If you don’t pay it back later, you have broken your pledge and the person who loaned you the money can take the asset back.

⁷ The older term is “surety.”

In today's lingo, it is called taking out a loan (specifically, a *secured* loan).⁸

Solomon counsels against entering into an agreement where there is a pledge involved.

Speaking from his own life experience as a king and his observation of the problems associated with pledging/taking out a loan, he tells us what is so wrong about being involved in pledging.

Solomon, on making pledges (taking out loans)

[22:26] Do not be among those who give pledges,

Among those who become guarantors for debts.

[27] If you have nothing with which to pay,

Why should he (your creditor) take your bed from under you?⁹

Or this...

[11:15] He who is a guarantor for a stranger will surely suffer for it,

But he who hates being a guarantor is safe.

There's nothing subtle about wise King Solomon's counsel. He says that taking out secured loans is unwise. Your creditor can take you to the cleaners if you end up falling on hard times and can't meet the conditions of the loan.

In Proverbs 22:7, he speaks more broadly about indebtedness.

[22] The rich rules over the poor,

And the borrower becomes the lender's slave.

Taking out a loan is promising to pay for something later without the certain means to do so.

⁸ In the Old Testament, one of the twelve sons of Jacob, Judah, gave himself as personal surety to his father for his brother Benjamin's safety. He promised that if Benjamin wasn't safely in Egypt with Joseph, he would spend the rest of his life in prison, or willingly be put to death. Co-signing on a note is form of surety. We sign on a note for a friend or a family member, guaranteeing that if our friend defaults on the loan, then the lender can come after us to make good on the remaining debt.

⁹ Cf. also 6:1-5; 11:15; 17:18; 20:16; 27:13.....

Financial dealings like these are not steps of faith. They are presumptuous. The less certain the means to repay, the more presumptuous.

When I promise to pay back a loan on a monthly basis, I am presuming on the future. I am presuming on my health and on my ability to earn.

Now, obviously, lots of people do OK in such deals. Just as obviously, lots and lots of people have gotten in lots and lots of trouble by taking out loans.

It doesn't take a special insight into economics to see people whose gambles haven't paid off. The wreckage is all around us!

So, Solomon urges us to think of what a financial setback would do to our ability to pay back a debt.

- What would happen if I was involved in an accident?
- What would happen if I got seriously sick?
- What would happen if I lost my job?¹⁰

Now, you might say that you are trusting the Lord that you won't lose your job, or get sick or hurt.

OK.

And where in Scripture do you find God promising that these things will not happen to us? Right. Nowhere! That is why Proverbs says to beware of debt!¹¹

¹⁰ There may be truth in the statement, "I am more secure taking out one loan than another," or "I am better able to pay back a loan than another person." But we should realize that we are simply making a choice as to how far up on the beach we are building our financial houses. It is still on the sand. And, of course, it is commendable to build on the high sand, as opposed to the low sand! Let's not kid ourselves, though. When we take out a loan, we are trusting in the future, in our ability to make an income, in the stability of our economy, in our health.

¹¹ Below is a relevant quote from Hudson Taylor, a faithful missionary to China, "If the Word taught me anything, it taught me to have no connection with debt. I could not think that God was poor, that He was short on resources, or unwilling to supply any want of whatever work was really His. It seemed to me that if there

Rather than presenting the life of faith in terms of upward mobility and financial risk-taking, the Bible presents the life of faith in terms of active trust in God in the situation in which we find ourselves, and *contentment* with what we have.

Faith takes the form of contentment (see also 30:7-9)

Let's listen to Solomon again,
**[15:16] *Better is a little with the fear of the Lord,
 Than great treasure and turmoil with it.***¹²

When you make the fear of the Lord, trust in God, and walking by faith your priorities in life, the seemingly overwhelming internal pressure to buy, buy, buy begins to subside.

We start learning to be content. We remember that God has said, ***"I will never leave you. I will never forsake you!"*** (Hebrews 13:5)

Now, you might point out to me, *"But Dave, Solomon never says, 'THOU SHALT NOT EVER TAKE OUT A LOAN!'"*

True. He doesn't. And that stands to reason, as it is the nature of Proverbs to advise, not command.

BUT, he is giving sound advice about how the world works, and how we can best get along in it.¹³

Taking out a loan is risky and the risks often don't work out. Plus, we demonstrate our trust in God to a watching world when we do something as simple as *live within our means*.

were lack of funds to carry on a work, then to that degree, in that special development, or at that time, it could not be the work of God."

¹² The apostle Paul agrees. **[1 Timothy 6:6] *But godliness actually is a means of great gain when accompanied by contentment. [7] For we have brought nothing into the world, so we cannot take anything out of it either. [8] If we have food and covering, with these we shall be content.***

¹³ Solomon has just one piece of advice for those who now find themselves in the clutches of suretyship (in debt beyond current resources or even beyond the ability to repay). Get out! See Proverbs 6:1-5. If you are in debt, work hard to get out of it! If you are not in debt, take Solomon's advice and continue on that wise course.

On the minus side, then, Solomon would tell us to be cautious of loans, wary of credit, and scared of debt. (If you leave this morning scared to take out a loan, I confess to you that I will be thrilled!)

He also mentions that the way in which we acquire financial resources can be a GREAT way to demonstrate God-honoring integrity.

One tremendous way to demonstrate integrity is by working. So we'll start by looking at a guy who doesn't handle financial matters with integrity: the sluggard. He doesn't work.

Money Provides the Opportunity to Demonstrate INTEGRITY

WISDOM - seen in how we earn money

FOOLISH: Wait for money (sluggard)

**[21:25] *The desire of the sluggard puts him to death,
 For his hands refuse to work;
 [26] All day long he is craving,
 While the righteous gives and does not hold back.***

The sluggard is the most pathetic - and the most comical - character in Proverbs. This is the man who is so lazy that he eats his food raw, never does his yardwork, spends all day in bed, is too lazy to get out of the middle of the street when a lion appears, and never goes to work!

The sluggard's way land him in predicaments from which wisdom would protect him. Clearly, we don't want to be a sluggard.¹⁴

Sluggards suffer want because they don't work.

Others suffer, not of want, but because they have riches they didn't work for. (Think of the adorable little Prince George Alexander Louis, future King of England...)

Solomon would tell us, *"Beware easy money."*¹⁵

¹⁴ See also Proverbs 6:6-11.

¹⁵ Solomon himself was certainly born with a silver spoon in his mouth, and it may be that he was bemoaning that fact through this Proverb.

FOOLISH: Easy money (dangerous inheritance)

***[20:21] An inheritance gained hurriedly at the beginning
Will not be blessed in the end.***

Now, there is nothing wrong with parents or grandparents or friends leaving an inheritance to the next generation.

But, it is easy for an older generation to destroy the younger with too much, too soon.

If parents want to bless their children (and grandparents, too), they will seek to instill in the younger generations timeless truths about how the world works.

They will ensure that the youth learn stuff like:

- the value of money - as in, an honest hour's work for an honest hour's pay;
- the necessity of setting and living within a budget;
- the importance of saving for a rainy day;
- the long-term benefit of buying quality (cheaper is not always best...);
- the wisdom of taking good care of valuable assets.

And then, beyond such nuts-and-bolts practical matters, we who are older will teach and model:

- the grace of delayed gratification;
- the wisdom of setting aside funds to help those who are less fortunate;
- the delight of using \$\$\$ to support God's work on earth.

If the older generations do not teach and model how to handle money well, well money, tragically, will handle the younger generation.¹⁶

Solomon says, *"Don't be a sluggard. Beware of easy money."*

¹⁶ First cousin to "easy money" is the "get rich quick" mindset. Proverbs 28:20, 22 warns against someone who *"makes haste to be rich"* and says that one who hastens after wealth has *"an evil eye."* This is the person who has a grasping inner spirit, always longing to "make it" on one roll of the dice, one lottery ticket, one bold, adventurous business move, one shrewd stock trade.

Instead, wise people honor God and demonstrate integrity by making money the old fashioned way: they **earn** it. They work for it.

WISDOM: The glory of W-O-R-K

***[14:23] In all labor there is profit,
But mere talk leads only to poverty.
[10:4] Poor is he who works with a negligent hand,
But the hand of the diligent makes rich.
[5] He who gathers in summer is a son who acts wisely,
But he who sleeps in harvest is a son who acts shamefully.¹⁷***

You should know that the Bible regards your work as an honorable thing.

Earning money by hard work so that you can do God-honoring things with that money pleases the Lord. God smiles as you drive or ride the bus or bike to work.

So, let me just take a minute to say how honored and grateful I am to know the many men and women and young people here at Northwest who honor God by your diligent work.

Yes, as many have noted, "work" is a four-letter word. But the Bible says that it's a great word. If we want to be people of integrity we'll avoid the sluggard's path - and work.

But, integrity, a key means of honoring God with money, also has to do with the routine decisions we make that reflect honesty.

In the ancient culture of the Bible, there were certain ways to violate honesty and integrity that everyone knew about.

WISDOM - seen in our financial integrity

A lack of integrity was seen when someone used balances that weren't true (Proverbs 11:1), or when ancient boundary lines on family tracts of land were moved (Proverbs 22:28).¹⁸

¹⁷ By way of contrast, note Proverbs 10:2 - *Ill-gotten gains do not profit.*

¹⁸ Also see 15:27; 16:11, 20:10, 20:23.

Today, we breach integrity when we:

- take out a loan we have no intention of repaying;
- don't report all the income that we should to the IRS;
- pad a business expense account.

But, when we hold fast to our integrity and are honest and above board in the way we deal with money, we'll be a winsome witness for Jesus.

This morning, we will view one more great opportunity that money presents to us. A wise use of money allows us to showcase faith and integrity. It also allows us to be generous.

We've heard Solomon's wisdom when it comes to accumulating money. Now he has some things to say about getting rid of it.

Money Provides the Opportunity to Demonstrate GENEROSITY

Proverbs' glaring financial omissions

Often, when we talk in church about getting rid of money, we are talking about "giving." Not so much today, at least not in the sense that we normally do.

There are places in the Bible that speak about giving to expand God's kingdom by supporting missionaries. Proverbs doesn't.

There are places in the Bible where we read of the principle of reciprocity - give to the people and the places where you have been blessed. Proverbs doesn't.

And, there are places in the Bible that teach about the importance of *tithing* (all in the Old Testament) and *paying taxes* (all in the New Testament) - which are essentially the same thing. Proverbs doesn't.

Of course, I believe it is good and right to pay taxes; that it's good and right to give to support the local church and other ministries that bring you blessing; and that it is good and right to creatively use your money outside regular giving to expand God's kingdom work.

But since we're studying Proverbs, I'm going to end with what Solomon emphasizes over and over again when it comes to the wise way to get rid of money.

He says that we are to use our money to meet needs. Help people. For those of us who know Jesus, we are to use our money to serve those who are in material trouble in His Name

Proverbs' glaring financial emphasis: USE MONEY TO MEET NEEDS!

The verses

Listen to some of the proverbs that say just that.

[19:17] One who is gracious to a poor man lends to the Lord, And He will repay him for his good deed.

[21:13] He who shuts his ear to the cry of the poor Will also cry himself and not be answered.

[21:25] The desire of the sluggard puts him to death, For his hands refuse to work;

[26] All day long he is craving, While the righteous gives and does not hold back.

[22:9] He who is generous will be blessed, For he gives some of his food to the poor.

[28:27] He who gives to the poor will never want, But he who shuts his eyes will have many curses.

[31:20] She extends her hand to the poor, And she stretches out her hands to the needy.

The motivation

Each of those proverbs commends generosity. But what you heard if you listened carefully is that each of these proverbs also offers blessings to the giver. You can't miss that while giving is good for the recipient, it is also good for the one who gives.

God's blessing comes to the generous.

Does this mean that if we give \$10 God will give us \$20? NO!

However...

- He might entrust more money to a generous giver so that the generous giver can give even more.
- He might bless the giver with a profound sense of satisfaction that something good is being done with her money.
- He might bless with a wonderful relationship between the giver and the recipient.
- He might bless with a deepened relationship with Himself, the ultimate Giver.
- He might choose to reserve blessing for the life to come when the giver will hear, *"Well done, good and faithful servant."*

There is no telling in what way God will bless us as we give. But as Proverbs makes clear, He can be counted on to enrich us in some way at some time.

He is a giving God who proved that once and for all when He gave His only begotten Son, so that whoever believes in Him should not perish but would have eternal life. (John 3:16)

Appendix: A generosity role model - John Wesley

I am of the opinion that nothing impacts us like a good example. We need to have heroes. And I am going to tell you about one of my heroes, when it comes to financial stewardship: John Wesley!

John Wesley is one of the great lights of church history. The founder of the modern Methodist movement, he was a tremendous man of God.

Wesley was raised in a large family (he had fourteen siblings). His father was an Anglican priest in one of England's poorest parishes.

The Wesley family was always desperately poor and usually in debt up to their eyeballs. Once John even had to watch as his father was marched off to debtor's prison.

John followed his father into the ministry, but NOT into poverty.

He became a professor at Oxford University, and was initially paid the very healthy salary of 30 pounds per year. That much money was more than adequate for a single man.¹⁹

At first, John used his money exclusively for himself, spending the bulk of his excess money on tobacco, card playing, and brandy.

But, after his conversion (he began his work as a pastor while still unconverted), his financial convictions and practices changed dramatically.

In 1731, he was still making 30 pounds per year. But that year, he resolved that he would give away all that was left over after he had paid bills and taxes. That year, he gave away two pounds.

The next year, his income doubled to 60 pounds, but he still lived on 28 - so he had 32 pounds to give away.

The next year (1733), he earned 90 pounds. However, rather than allow his standard of living to rise with his income, he kept on living on 28 pounds, and gave away 62!

One year, his earned income came to over 1400 pounds (some estimate that this probably represented the highest salaried income in England at the time), and he still lived on 30 pounds, giving away 1370 pounds!

As would be the case today, that level of generosity raised the suspicions of the taxing commission. They accused Wesley of keeping silver plate that he had not reported.

Wesley replied in a letter of 1776, *"I have two silver spoons at London and two at Bristol. That is all the 'plate' I have at present, and I shall not buy any more while so many around me want bread."* (Among other things, Wesley used the money he saved to begin homes for the needy - and he lived with them.)

John Wesley died in 1791, leaving behind only a few coins in his pockets and dresser drawers. As for the estimated 30,000 pounds he had earned during his lifetime, it had virtually all been given away!

That was John Wesley's practice relative to money. What did he preach? Three simple principles:

- First, **gain all you can!** He made no apology for encouraging honest people to earn good money by hard work.
- Second, **save all you can!** He encouraged people to save money by not wasting it on frivolities or spending it on things that were unnecessary. He urged that people put away enough for a rainy day, in case something were to happen to the breadwinner. And, he counseled against destroying children by giving them too much.
- Third, **give all you can!** After providing for yourself and family what is needed, or even comfortable, pay off all debts and then use any money left over to meet needs. But don't simply assume that because you experience an increase in income, there should be an upgrade to your standard of living.²⁰

¹⁹ In 1751, at the age of 48, Wesley married Mary Vazeille, a widow with four children. The marriage was not successful, and she finally left him.

²⁰ The New Testament never tells us to give a certain amount or percentage of money to God's work. Instead, the apostle Paul says, **"God loves a cheerful giver!"** (2 Corinthians 9:7).

Get all you can, and save all you can, so that you can invest all you can in people and in God's work! Not bad wisdom from John Wesley. Wisdom, in fact, that squares perfectly with everything we read in the book of Proverbs.