

Date: February 21, 2009

Title: Honor God with Your Money!

Text: Varied Proverbs

Theme: Wealth

Purpose: To inform my congregation how to honor God with their wealth.

Proposition: God honors those who honor Him with their wealth!

Introduction

In the last several weeks, we have brought the Word of God to bear on several very important areas of our lives: moral purity, work, and marriage. Repeatedly I have raised the question, “What does God have to do with that?” We may grant that God should have a say in “right and wrong”, but work and marriage? As we have seen again and again God does have a right to speak in this areas and he does so very clearly and often in His Word and in the book of Proverbs.

But, now we come perhaps to the most sensitive of all areas of our lives: our money. Does God have something to say about that too? Does God give us commands and boundaries regarding money. Is God in charge of our wallets and purses too?

The extensive treatment of money in the Bible

Consider these statistics and you may be stunned:

- The Bible has five hundred verses on prayer, fewer than five hundred verses on faith, but over two thousand verses dealing with money and possessions.
- It has been said that Jesus talked more about money than about any other subject. Of Jesus’ thirty-eight parables, sixteen deal with money management.
- One out of every ten verses in the gospels has to do with money or possessions – a total of 288 verses.
- The NT says more about money, than about heaven and hell combined .
- The book of Proverbs alone is filled with instructions about money.

If God thought it was important to talk to His people about money management and giving, you and I have no right to neglect these parts of His word. So this morning we are going to examine primarily the book of Proverbs and bring a few other Scriptures to bear that teach us how to honor God with our wealth!

A Biblical philosophy of Money

We will start with an overview of the Bible's teaching, make some preliminary observations from Proverbs about money and then consider three areas of living wisely when it comes to our money. First, Wayne Mack in his very helpful book *Strengthening Your Marriage* (pp. 94-102) lays out for us 8 biblical principles about money—which I will just mention. We will explore these themes more in the Proverbs.

- God is the one who gives [someone] the ability to make money.
- Everything we have belongs to God.
- There are many things which are more valuable than gold.

- Covetousness, discontentment, and worry about material things are sins.
- God expects us to use fully the strengths and abilities He has given us in hard, honest work.
- Giving to the Lord and to needy people is a privilege and an investment as well as a responsibility.
- We ought to plan how we will make and spend our money.
- We ought to live within our income and not make debts which may be almost impossible to pay.

A biblical view of money

- **Money isn't the problem, loving it is**

As we consider the scores of text in Proverbs on money, we discover quickly that money isn't really the problem. What is the problem is loving it. Paul confirms this in the NT when he writes, "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).

You see money is not inherently good or bad. Having money isn't bad, but when money has you, that's bad. In fact money is a gift from God. "God has given wealth and possessions and power to enjoy them, and to accept his lot and rejoice in his toil—this is the gift of God." (Ecclesiastes 5:19). In this way, money is like the gift of sex. It isn't bad! It is a gift. But where we run into problems is how we use this gift, how we get this gift and how we relate to this gift. Joshua Harris has written a book entitled "Sex is not the problem; lust is!" And the same is true here. "Money is not the problem; loving it is!"

Instead of loving money, we are taught in Proverbs to hold it with a loose hand. Toward money we are to convey a flat palm, not a clenched fist!

Our possessions are often like a big magnet like used in big junk yards when they are trying to separate the steel from the aluminum material. The steel and iron will be attracted to the magnet but the aluminum will not. So it is God often entrusts us with money to see whether our hearts are attracted to it or to Him.

- **Money can be good.**

Scan the Proverbs and you will find that money brings some good things. More money generally brings more friends (14:20; 19:6). Money can help you survive and recover from a calamity quicker (10:15). The more wealthier have access to better medical care and legal representation. Money is good for it allows you to provide for your family (1 Timothy 5:8) and you can help those in need (19:17). You can enjoy more of the many things God has given us for our pleasure (1 Timothy 6:17). Conversely if you are poor you may not have many friends (19:7) and you may be tempted to envy the rich or steal (30:9b). So money is good. But. . .

- **Money can be dangerous.** Some of the dangers of money include these:

- We tend to make it an idol--just like we do other gifts from God. It is a good thing, but it becomes an idol if we desire it so much that we are willing to sin to get it or we sin when we don't get it.
- It is limited in what it can do. Money is overvalued. Money can put food on the table but not love around the table. It can build a house not a home. It can give a woman jewelry and fine clothes but not the love she really longs for. "Better is a dinner of herbs where love is than a fattened ox and hatred with it." (Proverbs 15:17). It can't give ultimate satisfaction "Sheol and Abaddon are never satisfied, and never satisfied are the eyes of man." (Proverbs 27:20)
- Loving money leads to other sins. "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. 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 6:9-10). Each of the ten commandments can be broken because of the desire for money
- Money is fleeting, not permanent. "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). It has temporary value. "Riches do not profit in the day of wrath, but righteousness delivers from death." (Proverbs 11:4). You will leave it all behind, sometimes even before you die. "Do not lay up for yourselves treasures on earth, where moth and rust destroy and where thieves break in and steal," (Matthew 6:19).
- Gaining money can lead to arrogance "A rich man's wealth is his strong city, and like a high wall in his imagination." (Proverbs 18:11). This is what one man calls "the danger of a full freezer" meaning we look at what we have and think that we have done it all on our own. Prosperity is often a bigger test of our trust than adversity is.
- Money likewise breeds a false sense of security. So we heed the warning of the wise man, "Whoever trusts in his riches will fall." (Proverbs 11:28)
- Sadly, money often is the source of conflict among closest friends and in families. "Whoever is greedy for unjust gain troubles his own household." (Proverbs 15:27). How many marriages have been ruined because of greed or financial stress. How many in-tact families have been destroyed over an estate. How true it is, "Where there's a will, there are relatives."
- So generally speaking, money is a poor source of happiness and a rich source of temptation. The temptation might include sins such as stealing, bribery, or extortion. But the greatest temptation is to have an imbalanced view of money which leads us to covetousness and idolatry.

● **Godly wisdom is more important than money**

We see this is a series of "better" Proverbs such as. . .

"Better is a little with the fear of the Lord than great treasure and trouble with it." (Proverbs 15:16).

"Better is a little with righteousness than great revenues with injustice. " (Proverbs 16:8).

"Better is a dry morsel with quiet than a house full of feasting with strife. " (Proverbs 17:1).

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

So what we learn is that if we must choose one over the other (and that is not always the case), we value wisdom more than wealth. "How much better to get wisdom than gold! To get understanding is to be chosen rather than silver." (Proverbs 16:16). This is simply Solomon's version of Jesus who has taught us, "But seek first the kingdom of God and his righteousness, and all these things will be added to you." (Matthew 6:33). "A good name is to be chosen rather than great riches, and favor is better than silver or gold." (Proverbs 22:1). As a preacher of an earlier era put it, "The real measure of our wealth is how much we'd be worth if we lost all our money."

- **Learn to be content**

Finally, a biblical view of money will teach us to learn to be content with what we have.

If we are poor, we will be content for "The Lord does not let the righteous go hungry. " (Proverbs 10:3). If we have more than we need we will be humbled that "The blessing of the Lord makes rich, and he adds no sorrow with it." (Proverbs 10:22). If we have just enough, we will remember, "If we have food and clothing, with these we will be content. " (1 Timothy 6:6-8).

As the author of Hebrews lovingly admonishes, "Keep your life free from love of money, and be content with what you have, for he has said, "I will never leave you nor forsake you." (Hebrews 13:5). As Jeremiah Burroughs, the accessible Puritan pastor pointed out well, "Contentment works not by adding to our circumstances but by subtracting from our desires"--Jeremiah Burroughs. Let us remember often that there are two ways to be rich: to have a lot or to desire less!

Now with that foundational teaching, let's devote the rest of our time talking about the three major areas that God addresses in the relationship between man and his money. The three activities that money demands from us: acquiring it, spending and saving it.

Acquiring money

- **Work hard**

Only three ways to get money: steal it, inherit it or earn it! We are not to steal it, we shouldn't focus on inheriting it for it is better to give than to receive. So we should focus on earning it.

- **Obtain a skill and work hard (10:4-5)**

"The hand of the diligent makes rich. He who gathers in summer is a prudent son." (Proverbs 10:4-5).

- **Don't expect easy money** or fall for "get-rich-quick" schemes (28:19, 20)

"Whoever works his land will have plenty of bread, but he who follows worthless pursuits will have plenty of poverty. A faithful man will abound with blessings, but whoever hastens to be rich will not go unpunished." (Proverbs 28:19-20). God's plan is not for you to get rich quick, but to grow riches slowly, intentionally, over time through hard work. Get rich quick schemes are both sinful and foolish.

- **Work hard to provide for your family (1 Timothy 5:8)**

"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). The husband is charged with providing for his family here. We all have our dream careers and might have a tendency to wait just for the perfect position, but this says that we must do whatever we can to provide for our family in lawful work.

- **Show integrity (13:11:15:27)**

When it comes to acquiring money, we must work hard. That is diligence! But we must also show integrity in how we acquire money. That is we must be honest. Honesty is always the best policy.

Again this goes with what we said earlier about hard work. "Wealth gained hastily will dwindle, but whoever gathers little by little will increase it." (Proverbs 13:11). "Whoever is greedy for unjust gain troubles his own household, but he who hates bribes will live." (Proverbs 15:27).

When it comes to greed, making a lot of money and dishonesty, our thoughts might first race in our culture to those corporations and those greedy Wall Street investors or bankers who get big bonuses. We want to plaster the Enrons and the Worldcoms and the oil companies or insurance executives with such verses, but this is not addressed to corporations, but to individuals like you and me. We must show great integrity in how we acquire our money. Here are just a few ways in which we need to show integrity:

- **Don't pursue money at the expense of family, worship, and rest.** Don't be the "stingy man who hastens after wealth but does not know the poverty that will come upon him" by neglecting God, his family and his well-being. (28:22)

- **Don't deceive or defraud others (20:10, 23 ; 21:6, 12:22)**

"Unequal weights and unequal measures are both alike an abomination to the Lord. . . . Unequal weights are an abomination to the Lord, and false scales are not good." (Proverbs 20:10, 23). "The getting of treasures by a lying tongue is a fleeting vapor and a snare of death." (Proverbs 21:6)

- **Don't exploit the weak or poor (22:2, 16)**

"The rich and the poor meet together; the Lord is the maker of them all." (Proverbs 22:2).

"Whoever oppresses the poor to increase his own wealth, or gives to the rich, will only come to poverty." (Proverbs 22:16).

- **Pay a fair wage** to your workers and sell things at a fair price

- **Give a full day's labor for a full day's pay**
- **Don't take advantage of the ignorance of others (20:14)**

"“Bad, bad,” says the buyer, but when he goes away, then he boasts. " (Proverbs 20:14).

- **Don't charge exorbitant interest (28:8; 20:17)**

"Whoever multiplies his wealth by interest and profit gathers it for him who is generous to the poor." (Proverbs 28:8).

So in the end remember that "Bread gained by deceit is sweet to a man, but afterward his mouth will be full of gravel." (Proverbs 20:17).

● **What about gambling or playing the lottery?**

We wager \$600 billion US dollars every year: More than people spend on groceries per year—probably more now with Internet and video gaming. Many are snookered or suckered into thinking that most of the proceeds go to help kids get a better education.

But gambling or playing the lottery is both unwise and harmful. Here are just a few reasons I make that statement based on Scripture.

- It **undermines the work ethic** by encouraging people to think they can get money by not working for it. "Whoever works his land will have plenty of bread, but he who follows worthless pursuits will have plenty of poverty. " (Proverbs 28:19).
- It promotes **irrationality**. "In toil there is profit", but not in wagering your hard-earned money. Listen the odds for winning the Powerball jackpot are 195,000,000 to 1. And by the way, did you notice that the largest number of lottery locations are in the poorest parts of town
- Gambling is built on the **premise of greed**. It is driven by people who are hastening to get rich and who are hurrying after wealth (Proverbs 28:20, 22)
- Gambling **exploits those who lose**. And those who lose often can't afford to lose any more. "Whoever oppresses the poor to increase his own wealth, or gives to the rich, will only come to poverty. " (Proverbs 22:16).
- Gambling has a **crushing effect on society** in terms of rising crime, increased substance, people go deeper in debt, some commit suicide and it has been **documented** to contribute to the break up the family.
- **Gambling is a poor stewardship of God's resources**
- **Only two things can happen when you gamble**: you can **lose** or you can **win (which means other people lose)**
- Many **big winners are big losers**. Many who make millions are bankrupt or dead within a few years. "Wealth gained hastily will dwindle, but whoever gathers little by little will increase it." (Proverbs 13:11).
- One more reason gambling loses: You are **supporting a destructive system that exploits others and ensnares men in a life-dominating sin**

Spending money

- **Give generously**

"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). Ron Blue, a respected Christian financial counselor once quipped, "I've spent a quarter-century studying financial and investment strategies. . . If I could boil down everything I have learned into one sentence or thought, it would be this: Generosity and financial freedom are inextricably linked."

- **Be generous to God**

"Honor the Lord with your wealth and with the first-fruits of all your produce; then your barns will be filled with plenty, and your vats will be bursting with wine. " (Proverbs 3:9-10). Give to the Lord first. Don't be stingy with the Lord and His work. NT giving teaches grace! OT giving taught giving a tithe and then offerings. We who have been blessed beyond those who lived under the Old Covenant should begin with at least 10% of our gross income in most cases. Notice, here we are to give to the Lord our first-fruits We are to give to the Lord what is right, not just what is leftover. And if you read 2 Corinthians 8-9, you will see that we are to give sacrificially just as our Lord did for us.

- **Be generous to the poor**

Secondly, we are to be generous to the poor. Now a few weeks ago, I stated we weren't supposed to help those who are poor because they choose not to work. But we are to be gracious to those who are in poverty—even if it is their own fault—as long as they are willing to seek help in turning from unwise mistakes in the past and pursue wisdom. Some are poor due to a hasty but bad financial decision, others due to ignorance, some were swindled and others have co-signed which lead to their poverty. And there are many people who are poor due to events beyond their control. " The fallow ground of the poor would yield much food, but it is swept away through injustice. " (Proverbs 13:23). In all such cases we are to be generous.

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

"Whoever closes his ear to the cry of the poor will himself call out and not be answered." (Proverbs 21:13).

So as one writer has encouraged, "Don't be like the Dead Sea—forever receiving and never giving!" If God has blessed you, encourage others who are in need. In so doing you will be blessed. "Whoever despises his neighbor is a sinner, but blessed is he who is generous to the poor." (Proverbs 14:21). "Whoever has a bountiful eye will be blessed, for he shares his bread with the poor." (Proverbs 22:9).

- **Control your purchases**

"The plans of the diligent lead surely to abundance." (Proverbs 21:5).

- Make a budget and stick with it
 - Use a shopping list and avoid impulse buying

- Learn to resist the upsell: "The simple believes everything, but the prudent gives thought to his steps." (Proverbs 14:15).
- Don't live beyond your means; learn the differences between necessities and luxuries. "Whoever loves pleasure will be a poor man; he who loves wine and oil will not be rich." (Proverbs 21:17).
- Don't try to buy things that you don't really need to impress people you don't even like
- Don't get sucked into thinking that things will satisfy
- Follow four principles when you spend
 - **Wisdom:** Can I really use it? How much will I use it?
 - **Unselfishness:** How can I use this purchase for God and others?
 - **Responsibility:** Can I afford it? Does it fit into my budget?
 - **Stewardship:** Is it the best buy?
- **Stay out of debt**
 - Debt is rarely good, produces bondage. "The rich rules over the poor, and the borrower is the slave of the lender." (Proverbs 22:7).
 - Wisely plan for the future, but don't presume upon the future. "The heart of man plans his way, but the Lord establishes his steps." (Proverbs 16:9).
 - Don't finance depreciating items, if at all possible, and never finance pleasure items
 - "When a man's outgo exceeds his income, his upkeep becomes his downfall"--James Rickard
- **Don't make yourself liable for others' debt by co-signing** (6:1-5; 11:15; 17:18; 22:26-27)

"My son, if you have put up security for your neighbor, have given your pledge for a stranger, if you are snared in the words of your mouth, caught in the words of your mouth, then do this, my son, and save yourself, for you have come into the hand of your neighbor: go, hasten, and plead urgently with your neighbor. Give your eyes no sleep and your eyelids no slumber; save yourself like a gazelle from the hand of the hunter, like a bird from the hand of the fowler." (Proverbs 6:1-5).

"Whoever puts up security for a stranger will surely suffer harm, but he who hates striking hands in pledge is secure." (Proverbs 11:15).

"One who lacks sense gives a pledge and puts up security in the presence of his neighbor." (Proverbs 17:18).

"Be not one of those who give pledges, who put up security for debts. If you have nothing with which to pay, why should your bed be taken from under you?" (Proverbs 22:26-27).

- If the banks can't lend them money, then you probably shouldn't take it on
- Might put you and your family at risk
- Making a gift is different than making a loan!

Saving money

- **Anticipate emergencies and future expenses**
 - Have a cash emergency fund (Save for a rainy day Proverbs 6:6-8)
 - Save for the anticipated expenses of life as you can: education, retirement, future purchases, emergencies such as job loss, disability, major repairs,
 - Seasons of prosperity vs. lean years (like Joseph did in Egypt)
 - Insurance: health, life, car, home
- **Accumulate wealth and invest wisely (13:11; 27:23-24)**

"Whoever gathers little by little will increase it." (Proverbs 13:11).

"Know well the condition of your flocks, and give attention to your herds, for riches do not last forever; and does a crown endure to all generations?" (Proverbs 27:23-24).

If it sounds too good to be true it probably is. Be patient and systematic. Invest over the long haul, using long-term interest as your friend. Albert Einstein once referred to compound interest as the greatest mathematical discovery of all time.

If you had a piece of paper large enough to fold in half 50 times (and if you could actually physically fold it that many times) how high would it reach? Several feet? Two stories? To the highest treetops? How about a mile? Ten miles? Remember, every time you fold it, you double the previous thickness. Folding a piece of paper of average thickness fifty times would therefore produce a tower more than 70 million miles high.

Money won't grow that fast (100%) but if you do it over time, it will grow (5% to 10% a year). Compounding, like a rolling snowball. \$2K a year over 30 years you have \$60K in principal but at 8% you will have about \$245K total. No effort except diligence, faithfulness, and patience—keep earning money consistently.

It allows you to better manage the temptations and responsibilities of prosperity. Wealth that comes quickly usually devastates a person (lottery winners, athletes, etc).

- **Save for your children (13:22)**

"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).

"And if there is no earthly substance to leave; yet a church in the house; a family altar; the record of holy example and instruction; and above all, a store of believing prayer laid up for accomplishment, when we shall be silent in the grave—will be an inheritance to our children of inestimable value."

Conclusion

- **Make it your goal to be wise, not rich**

The best way to get rich is to be willing to do it slowly, intentionally, and in reliance on God. Do all you can to provide for yourself and family, be wise and then trust God for the future.

● **Learn to be “debt-free!” in Christ**

Without a doubt the most influential financial counselor of our day is Dave Ramsey who has helped many Americans learn and implement wise counsel, drawing heavily on biblical principles—many of which we have seen in Proverbs today. One of signature items on his radio program is to have listeners who have followed his principles and who have gotten either completely out of debt or out of debt completely minus a home mortgage to call in and shout exuberantly, “I’m debt free!”

As I have said already today, I think it is wise to be debt-free as much as possible. But you can be absolutely debt-free in one sense and not be debt-free in the ultimate sense. On the other hand, you may not yet be debt-free in the sense we are talking about today and yet be debt free in the best of all senses.

I’ve never had the nerve to call up on the Dave Ramsey show and screamed “I’m debt-free.” But you know what I can still do that this morning. So I will shout it from this pulpit, “I am debt-free!”

Now I am saying that in the ultimate sense of the words! “I am debt free!” What do I mean? I mean that at one time in my life I had a debt that I could never, ever pay—even if I spent the rest of this life and all eternity trying to get rid of. That debt was the guilt of my sin. That debt was the penalty that I incurred because I am a rebel against God. I broke His law! And the debt of my sin is eternal separation from God. I said earlier that we are not to co-sign or become surety for someone else’s debt. But you know what, praise God, there was One who became surety for me. He paid my debt in full—the debt of my sin! He didn’t have to, but He chose to. This man owed no debt to God because my Surety is Jesus Christ, the perfect Son of God.

And you know what. He not only took my debt and paid it in full on the cross. He also transferred the spiritual wealth of His righteousness to my account. So I am not only debt-free, I am rich—rich beyond all measure!

You can be debt free today as well. You can have all your sins forgiven and the riches of God’s amazing grace credited to your account! You can be debt-free. How? By trusting the Lord Jesus Christ as the only One who can forgive your sins in full and by acknowledging Him as our Lord!

“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 through His poverty might become rich’ (2 Cor. 8:9). Are you debt-free? Do you possess the riches of Christ? If not yet, may today be the day that you receive His free gift of salvation!

