

## Money in Proverbs

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We are continuing our series called Hidden. Last week we finished up the book of Esther and saw that even though it sometimes looks like God is nowhere to be found, He is actually right in the middle of all our lives, directing it all. For the next five weeks, we are going to look at God in the book of Proverbs, another book that focuses on God in a different way than we are used to seeing. He is seen in the way that He has orchestrated the world to operate, describing how the world works and how we live wisely in it.

Just a little bit about Proverbs before we start this book. Proverbs is a book found in the Old Testament, basically right in the middle of the Bible. It is a part of the Wisdom and Poetry genre along with the books Psalms, Song of Solomon, Job, and Ecclesiastes. Most of Proverbs is attributed to Solomon, who was the King of Israel and son of King David. There are a few other authors mentioned, but he is the main one.

A quick definition of a proverb: a proverb is a short saying which expresses a general truth or principle about life, but should not be taken as an absolute. Biblically, it is how God created the world to operate and how things ought to be.

With that being said, I am so excited to be given the opportunity to be bringing God's Word to you this morning. Our lead Pastor, John Ulrich, is not here as this morning as his son got married yesterday out of town. So of course, he leaves and tells me that I need to preach on money. Talk about a topic you give the number two guy when you are out of town.

Money is a topic in the church that most people quite frankly do not talk about. Maybe it's because we shy away from it because of the stereotype of how the church treats money. "All the church wants is your money", some non-Christians may say. They say it reminds them of the:

Two men were marooned on an Island. One man paced back and forth worried and scared while the other man sat back and was sunning himself. The first man said to the second man, "Aren't you afraid we are about to die." "No," said the second man, "I make \$100,000 a week and tithe faithfully to my church every week. My Pastor will find me."

Often money makes us feel uncomfortable to talk about. Maybe we do not think it is anyone else's business what we use our money for and how much money we spend. It is almost like it is a "Don't ask, don't tell" type of mentality. But money is a topic that is very important to God. As we look through Proverbs and the rest of Scripture, we see that God cares about what we choose to do with our money. One clarification on money from Proverbs: Wealth is not bad. Money is not bad. In fact, Proverbs tells us it is good.

*The crown of the wise is their wealth, but the folly of fools brings folly.*

- Proverbs 14:24

*The blessing of the Lord brings wealth.*

- Proverbs 10:22

*A good person leaves an inheritance for their children's children, but a sinner's wealth is stored up for the righteous.*

- Proverbs 13:22

Money and wealth are good and is a blessing from the Lord. Proverbs reminds us a love for money is foolish, and it will destroy you.

When I was a seminary student, I had the opportunity to study the book of Proverbs and what it has to say to us about money. What I found was that Proverbs is full, from cover to cover, on the topic of money. Proverbs gives us many ways that we have a tendency to distort money and possessions.

All throughout Proverbs, you see two different types of people on display. You see someone who lives wisely and you see someone who lives foolishly. This morning we are going to look at three different verses, three foolish ways to view our money and possessions and then contrast those with three wise ways to view our money and possessions.

## **It is foolish to put your trust in money and possessions**

*Whoever trusts in his riches will fall, but the righteous will flourish like a green leaf.*

- Proverbs 11:28

At first glance, this verse seems to be absurd. You would think that wealth would lead to a great life, things like prosperity, success, wealth. But the book of Proverbs is telling us the opposite. It tells us that someone who trust in their riches will not be successful but will fall.

Someone who trusts riches is someone who puts their hope and trust in money. Someone who believes that money and what it can buy is the key to a happy, successful, content life. But is it? The world says a resounding yes to this question, does it not? Look at the commercials and ads that are constantly before it. The world is screaming to us that if you only had \_\_\_\_\_ you would be happy - the better car, a nicer house, the newest upgrade of your cell phone, the latest video game, and the nicer cloths. The world tells us contentment is found in money and possessions and we believe it. I don't think it is any secret many people buy into this.

All you have to do is look at debt in America to see the trust people put in money and possessions. The average American has over \$16,000 of credit card debt. The average American has over \$29,000 dollars of auto loan debt. Also, it is said that half of Americans spend more money than they make every year.

I realize that every situation is different, but what is clear is millions of people are spending to have a nicer car, a nicer TV, the nicer home, the nicer cloths, the best of the best, even when we don't even have the money to do it.

Why do we buy things we don't have the money for? We have a heart issue. When Scripture talks about the heart it is talking about the core of who we are. We have a sin problem. Ultimately, money and possessions is an issue of our heart. As we look through the Proverbs and all of Scripture for that matter, we see that God cares deeply about what we choose to do with our money and possessions. In fact, Jesus talks about money more than he talks about heaven or hell.

Why? Because where we spend our money tells us a lot about where we are spiritually. Jesus understood that when he said, "Where your treasure is there your heart will be also." It is like the guy who said, "Show me your checkbook and I will show you where your priorities lay." Who uses checkbooks anymore? but you get the point.

Where your money is your heart will be close by. Jesus tells us in Matthew that, "No slave can serve two masters. You cannot serve God and wealth." The Bible is clear that when it comes to money and God, we can only put our trust in one thing. The key of this point: You either trust in money or you trust in God. You can't do both. When we choose money and possessions over God, we believe the empty promises of satisfaction it offers us. But money and possessions, no matter how much you have, will not satisfy you.

Countless examples are given to us all the time of people that seem to have it all and are still discontent. Many years ago Tom Brady did an interview for 60 minutes and this is what he said:

"A lot of times I think I get very frustrated and introverted, and there's times where I'm not the person that I want to be. Why do I have three Super Bowl rings and still think there's something greater out there for me? I mean, maybe a lot of people would say, "Hey man, this is what is." I reached my goal, my dream, my life. Me, I think: God, it's gotta be more than this. I mean this can't be what it's all cracked up to be."

Kroft went on to ask Brady, "What's the answer?" Brady replied, "I wish I knew."

The Tiger Woods of the world, who had everything you can ever want in this world - money, possessions, women, fame - and it all came crumbling down. The Kate Spades of the world - you had everything this world could offer - only to be found one day having killed herself.

Money and possessions, even though they are beautiful and enticing, will ultimately destroy you, because it continues to leave you empty not finding satisfaction in the only one that your soul finds rest.

Sarah and I have had a mouse probably more than we like to think about. We absolutely hate them in our house, and we really hated them when Sarah was pregnant and we were going to bring a baby home. So my goal was to catch them. As you know, to catch mice you have to lure them into a false sense of pleasure. He have to place something that they think is beautiful, delicious, and will entice them. So what did I do. I set a sticky trap. I went and bought one of those traps and put some peanut butter in the middle of it. So that night the mouse saw my peanut butter and it looked amazing. It didn't stop the mouse that this weird green, sticky stuff was around it. It wanted the amazing food! So, it stepped in the take a delicious bite and then. It was stuck.

The things of this world look appealing and look satisfying. But it is a lie! Whether it is sex, fame, money, or possessions. Its pull is strong but it's bite is deadly.

Before you write me off: If you don't think you have money, so there is no way money and possessions can be a way you seek contentment, stop and think with me for a minute. Is there anything in your heart that you believe if you had it or more of it, it would make you happy? You would say man, I would be happy if I only had \_\_\_\_\_. If I could just get out of the dump of the car I drive, if I could just get a house or a nicer house, if I could just go on that vacation, then I would be happy. Do you find yourself buying things just to buy them and detract you from the craziness and stresses of life? Do you purchase things you do not have the money to purchase? Do you find yourself jealous of the things others have? Do you find yourself getting more excited about your latest purchase or the Savior who purchased your life on the cross?

\$1 or \$1 million, we are all prone to look for the pleasures of this world to satisfy. All of us. Including me. The things are this world cannot and never were meant to satisfy us, they are only meant to point us to the only one who can.

God has created us this way. We can try with all our effort to make the creation our god, but only the Creator will do! Therefore:

## It is wise to put your trust in God

*Whoever trusts in his riches will fall, but the righteous will flourish like a green leaf.*

- Proverbs 11:28

The righteous will flourish. The righteousness that Proverbs is speaking of is living for God and being in relationship with Him. We know on this side of the cross, that righteousness is found by trusting in Jesus. Money and possessions scream that it can bring us joy and satisfaction, but it is not true! Only Jesus will satisfy the longings our heart desires. No one understood this more than the apostle Paul.

Talk about someone who understood the pain and suffering of this world but despite being beaten to the brink of death, thrown in prison, said this:

*I rejoiced greatly in the Lord that at last you renewed your concern for me. Indeed, you were concerned, but you had no opportunity to show it. I am not saying this because I am in need, for I have learned to be content whatever the circumstances. I know what it is to be in need, and I know what it is to have plenty. I have learned the secret of being content in any and every situation, whether well fed or hungry, whether living in plenty or in want. How Paul?? I can do all this through him who gives me strength."*

- in Philippians 4:10-13

Paul says he has learned to be content no matter where you finds himself! Why, because of Jesus! And guess what, as we start putting are trust in Jesus, an amazing thing because to happen. Money and possessions begin to lose its power. Because once you experience true satisfaction, everything else is pales in comparison.

I love Ruth's Chris Steakhouse. The whole experience to me is amazing. I remember taking Sarah there a few years ago, and I will never forget it. It was still good even though we had to split everything because I wanted to eat the next week. We of course had the steak and man was it incredible. When they brought it out, it was sizzling on a hot plate. It was the perfect temperature and didn't lose it because of the plate it was on. Then you taste it and man. It was cooked perfectly and the spices went perfectly together. Since that day four years ago, I compare every other piece of steak to that one. To me, nothing can compare. Outback, might come close in some ways, but still pales in comparison.

Once you taste the goodness of Jesus and the satisfaction he can bring, everything pales in comparison. CHOOSING HIM, you compare everything else this world has to offer and some things are good, but are not even close to Jesus. Because only in Him is true satisfaction found.

Everything else is a detraction that Satan uses to keep you from Jesus and the joyful life found in Him. So instead of placing your trust in something that will only leave you wanting more and in the end destroy you, come to Jesus! True satisfaction is available to you in Him.

## It is unwise to invest your life in the temporary

Proverbs says it like this:

*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

We learned in our last passage that wealth will not satisfy. Then this passage tells us it will not last. We are not to spend all of our time acquiring something that is so temporary, and money and possessions are temporary. Yes, we should work hard for our money, and we will talk about that another week in our study of Proverbs. As one commentator says of this passage, there comes a time when enough is enough.

*When your eyes light on it, it is gone,  
for suddenly it sprouts wings,  
flying like an eagle toward heaven.*  
- Proverbs 23:5

It is gone. Just like that. Just as soon as it comes, it leaves. It is temporary. Giving our lives to something that doesn't last is quite foolish. When we do that, we are settling for the here and now, when something better is offered to us.

JD wanted so bad to stay at a water fountain in a shopping center. He kept saying, "Water, Water." He was standing by it, and I said, "John Duke, it's time to go." He started to throw a fit, because he wanted to stay where the water was. What he didn't realize was that what awaited him when we got back to the place that we were staying, there were two pools. One was a massive pool, water pad, and water all over the place!

How often are we satisfied with what this world has to offer and don't want to turn to what God has for us that is so much greater and not only greater, unlike the pool, it last forever! Living life with an eternal perspective is life changing. Therefore:

## **It is wise to invest your life for the eternal**

We all live with what author and pastor Paul Tripp calls “eternity amnesia”. We constantly find ourselves only living for the here and now, when eternity awaits us.

Let’s say that you go on a trip to Spain and stayed in a hotel room for the week. While you were there, you decided that you didn’t like the place you were staying and wanted to make it better. Now you couldn’t take anything back with you to America, but you went out and purchased new furniture for the room. You went out and bought a rug to make it homier. You certainly didn’t like the curtains, so you purchased new ones for the windows. The mattress also wasn’t that comfy, so you got a new one of those as well. Then at the end of the week you headed home. Of course, you would say that was foolish, to spend your money to buy stuff for a place you were only in for one week. But what about our life when it comes to eternity? Isn’t it just as foolish to spend all our lives storing up treasures on earth and not living with an eternity in mind? Living with eternity in view completely changes the way we view our money and possessions.

It helps me to spend less of my money on the temporary and more on the eternal, the kingdom of God, to spend more on helping the helpless and needy, giving so that the Kingdom of God can advance and more people can believe in the Lord Jesus for salvation. It helps me to not spend my money on things I can’t afford. It helps me to focus my energies on what is most important. I am not as tempted to be a workaholic at the neglect of my family and my relationship with God. It helps remind me that my contentment is found in Jesus. Why? Because this world is not it. This world is not my home.

Lastly, Eternity reminds us of the grace we have been given in Jesus. Since we have eternal life, we are reminded of what Jesus has done for us to purchase our eternal life. It reminds us that we have been forgiven where we have focused on this world and have been given grace to fight the fleeting pleasures of this world.

Page 190 of “Money and Sex” says:

“...in our eternity amnesia, we don’t lift our eyes to look afar and consider the glories that are coming. No, we open our wallets and look around at what may have the potential to give us the paradise we are seeking. And because nothing can deliver it, we spend from thing to thing, hoping the next thing will deliver. But we don’t end up with paradise. We end up with...a pile of possessions, many of which lie unused, amassed in debt, and wallets that are empty.”

When we live like this life is it, we spend spend spend, so we can have the best and nicest things, even if we don’t have the money for it. We spend spend spend thinking it will make us happy.

## **A Foolish Life is a Greedy Life**

*“One gives freely, yet grows all the richer;  
another withholds what he should give, and only suffers want.*

*- Proverbs 11:24*

One major sign of Greed is when you keep things for yourself and withhold from others. In the end, it will not lead to you having more but having less. Again, this verse at first glance seems crazy. How in the world can someone who gives be richer? The more you hold on to the richer you are right? But Solomon in his Godly wisdom tells us that if you give you will be rich, and if you don't give you will suffer want. Greed just comes naturally to us.

One day JD wanted to play with a toy. He snatched it out of someone's hand and yelled, “mine!” Sarah and I have never done that. We don't walk around snatching things out of each other's hand yelling, “Mine”. But JD naturally had that reaction to something he wanted to play with. We also see it in the way he wants things just because someone else has it. It started putting pacifiers in his mouth just because Sadie has one. It is foolish to be Greedy, because we are saying, God you can't satisfy me. Greed leads to a heart that suffers want because again, it does not satisfy.

A greedy heart will leave you wanting and will ultimately, and left unchecked, destroy you.

## A Wise Life is a Generous Life

*One gives freely, yet grows all the richer;  
another withholds what he should give, and only suffers want.*

- Proverbs 11:24

When preachers talk about money, this is the time people start squirming in their seat saying, "Here we go. The Pastor is going to tell me to give now." But hang on with me hear. I believe the order of this sermon is very important. A person who trusts in Jesus and lives for eternity overflows with generosity. And guess what? That giving does not become an obligation but your joy. Let me give you an illustration of this in the Bible - the Example of the Macedonians:

*"And now, brothers and sisters, we want you to know about the grace that God has given the Macedonian churches. 2 In the midst of a very severe trial, their overflowing joy and their extreme poverty welled up in rich generosity. 3 For I testify that they gave as much as they were able, and even beyond their ability. Entirely on their own, 4 they urgently pleaded with us for the privilege of sharing in this service to the Lord's people. 5 And they exceeded our expectations: They gave themselves first of all to the Lord, and then by the will of God also to us."*

- 2 Corinthians 8:1-5

Grace and giving yourself to the Lord, in our case finding your contentment in Jesus and the grace of an eternal perspective, leads to Joy and Generosity. Even in the most difficult of circumstances, severe trial and extreme poverty, giving overflows from us as believers.

So why is it wise to give? Why Give? In giving, I am blessed.

*One gives freely, yet grows all the richer;  
another withholds what he should give, and only suffers want.*

- Proverbs 11:24

*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.*

- Proverbs 3:9-10

This is not a prosperity gospel message, meaning that if you give to God then you will be rich with money and possessions. But Proverbs is clear that if you give to God you will be blessed. You may see blessings in this life or in the life to come, but God promises you will be blessed if you give. In giving, we reveal where our heart lies, with God or with our money and possessions. Remember where your money is, there is your heart. In giving, we also fight against the temptations that money and possessions bring. It helps us keep our heart in the right place. In giving, we get to be a part of the work of God's kingdom. What an amazing privilege!

I use to sponsor a boy from Ethiopia. Of course when you bring up the topic of giving, people naturally ask two questions: How much should I give and who should I give to? Let's look at these briefly.

**How much should I give?** This is a question that is actually not clear. In fact, this answer is not the same for everyone. We often refer to our giving in the church as our "tithe." Without going into too much detail on this, the idea of a tithe comes from the Old Testament, and it literally means "10%." So that is where we get our 10% giving number today, if you are familiar with that idea. As you follow the idea of tithe throughout the Bible though, we don't see the New Testament mention the idea of tithing all that much, this idea of giving 10%. But it does mention giving. One author says this about giving in the New Testament, "Every New Testament example of giving goes far beyond the tithe. However, none fall short of it." With that being said, I believe, that a tithe is a great place to start in our giving. We should be giving parts of our income on a regular basis to God. Then pray and follow the leading of the Spirit in giving beyond.

**Who should I give to?** Our first obligation to give is to the local church. Well, of course, I am going to say that, because I am on staff at one. But I say that because God is using the local church to be the means to which the gospel is to be proclaimed throughout the whole world. Beyond that, we should give to places that seek to honor the Lord Jesus Christ by making his name known and leading others to Himself.

I want to stop here and celebrate for a minute with you. In closing, how do we use these cures against the sicknesses of our heart? Proverbs, as we have seen, is an Old Testament book, but the Bible is one story. As we have seen, as a New Testament Christian we have the grace of Jesus given to us, grace found in Jesus. We have the grace we need. We need grace to find our satisfaction in Jesus. We need grace have an eternal perspective, and we need grace to be generous. That grace is offered in Jesus. Not only have we been given his grace for our eternal hope in salvation, but we have been given His grace for the here and now! The author speaks on the battle with money and says:

*"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." So we can confidently say, "The Lord is my helper; I will not fear; what can man do to me?"*

- Hebrews 13:5-6

God is with us to fight this battle, to not allow the pleasures of money and possessions rule our hearts and keep us from the only one who can satisfy us!

*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 Corinthians 8:9

Here is the gospel wrapped up in money right here. Jesus, who owns everything, gave it all up, became poor, so that we might gain everything in Him. We can have Jesus, as we trust in Him and

find our satisfaction in him. We can have eternal life, and we can be a part of graciously giving to the work of His Kingdom.