

Wisdom for Wealth

1. Intro:

- The world around us isn't short on giving us advice when it comes to money and wealth
- We're told to
 - save our wealth by superannuation companies
 - spend our wealth by department stores
 - build our wealth by investment managers and
 - flaunt our wealth with expensive purchases
- This is the world's view of wealth

- In addition the world says
 - It's only if you have wealth ... then you're successful
 - It's the rich and famous everyone is interested in
- World's message on money and wealth is
 - Get as much of it as you can ... because
 - then you will have a blessed life
 - you will be happy, life will be good
 - you will be considered a success by society and those around you

- But when you read the Bible, God's word makes it clear that this is not the worldview Christians are to have when it comes to money and wealth
 - In fact ... the Bible makes it clear that money and wealth ought to be one of the greatest points of difference between Christians and their secular friends

- Historically, Christians dealt with this tension in various ways
 - At one end of the spectrum, there are those who think that money contaminates our relationship with God and only by ridding ourselves of as much money as possible can we ever know God properly

- A vow of poverty has been at the heart of many religious orders > Franciscan monks
- On the other hand there are those that see that money, and lots of it, is God's blessing for the godly person ... thus making the bank account a measure of a person's spirituality
 - They'll argue God longs to make us materially rich and its only our sin and lack of faith that stands in the way
- So how are we to view and use our money and wealth
- As Christians living in a secular world ...
 - What is God's wisdom for wealth?
 - What should be our attitude to wealth?
 - How should we use it?
- The book of Proverbs has lots of advice to say on the topic of wealth
 - Proverbs was written by King Solomon and other wise men of his time ...
 - And so today we come to listen to the God given wisdom of Solomon on this topic of wealth
 - We ought to consider Solomon like financial adviser ... and hear what he has to say on this very important topic

2. Provision of Wealth

- Before we get into the details of Proverbs wisdom for wealth, it's important to remember that we live in God's world
 - Psalm 24:1 – *The earth is the LORD's, and everything in it*
 - I didn't make this world > God did
 - I don't own this world > God does
 - I don't rule over the world > God does > Can't even control those things that are close to / near us > can't control the kids! > we exercise influence but that's it > but only God controls

- Because the earth is the Lord's ... everything belongs to him including our wealth¹
 - It means any money or wealth that you enjoy is a gift from God
 - He's given it to you
 - 1 Timothy 6:17 ... *God, richly provides us with everything for our enjoyment*²

- When we have that perspective about God's world and our place in God's world it helps us to hear what he has to say about money and wealth

3. Principles of Wealth

- One of the problems of discussing money is that everyone is waiting for the bottom line
 - How much should I give away?
 - How much should I save for retirement?
 - Should I drive a Hyundai or a BMW?
 - The Pharisee in all of us wants to know what are the rules for me and my money for me to be a to be a good Christian
- But the Bible isn't like that
 - Jesus came and overturned rule based religion when he confronted the Pharisees and Jewish religious rulers
 - They lived life by rules ... and the consequence was many of them had no heart affection for God because they were just going through the motions of following the rules

- The Bible is more concerned with the heart
 - God wants us to live a life in response to the gospel and all that Jesus has done for us on the cross ... by loving him with all our heart and loving our neighbour as ourselves

¹ Job 41:11 – *Everything under heaven belongs to me*

² See also Matt 6:25-33, Jesus says that God provides us with the things we need

- When our hearts affection is in the right place ... then we'll use our money and wealth in a way that is godly and wise
- But what Proverbs does is give us lots of principles for wealth

- **Wealth is a blessing**
- Wealth is a blessing
 - It's not good to be poor
- To be poor makes life hard and there are real disadvantages when you don't have the money you need
 - Proverbs 14:20 – *The poor are shunned even by their neighbours, but the rich have many friends.*³
- Poverty is destructive, should never want to or need to be poor
- There is a blessing that comes from having money
 - Proverbs 10:15 – *The wealth of the rich is their fortified city, but poverty is the ruin of the poor.*

- **Application**
- If you've got money you can ...
 - pay the rent > buy food & clothes > pay for health care > own a car etc ... that's a good thing
 - Not ungodly to have means
 - Much better to have wealth than not have it

- However wealth and poverty not the absolutes in life
 - Not like we're to seek one and avoid the other
 - Proverbs doesn't tell us that poverty is to be avoided ... but not at all costs

- **Wealth is limited**
- Second principle is that wealth is limited

³ Also Proverbs 19:4 – *Wealth brings many friends, but a poor man's friend deserts him*

- Proverbs tells us that its actually better to have other things in life than money
- Things such as
 - Wisdom > Proverbs 16:16 – *How much better to get wisdom than gold, to choose understanding rather than silver!*⁴
 - Integrity > Proverbs 22:1 – *A good name is more desirable than great riches; to be esteemed is better than silver or gold*
 - Honesty > Proverbs 28:6 *Better a poor man whose walk is blameless than a rich man whose ways are perverse*⁵.
- Proverbs tells us it better to be godly in character ... than to be rich

- **Application**
- Better not o have wealth than to get by over-charging customers or ripping them off
- **Illustration – Dodgey businessmen**
- Current Affair
 - Dodgey builders / car salesmen / financial advisers
 - Ripping people off, over charging, stealing their money

- Better not to have wealth than to have it by
 - stealing from the work place
 - clambering over others in order to get a promotion
 - working for a company whose product is ethically questionable
- **Illustration – Rick & Tabcorp**

- But even more important than wealth is a relationship with God
 - Proverbs 15:16 - *Better a little with the fear of the LORD than great wealth with turmoil.*
- It's far better that you know Jesus than to have all the money in the world

⁴ Also Proverbs 17:16 Of what use is money in the hand of a fool, since he has no desire to get wisdom?

⁵ Also Proverbs 16:8 – *Better a little with righteousness than much gain with injustice*

- In fact Jesus says ...
 - **Mark 8:36** *What good is it for a man to gain the whole world, yet forfeit his soul?*
- If you know Jesus and the eternal life that he offers... then you're better off than being as rich Gina Rhinehart or James Packer
 - No point having all that money ... if you don't know God
- Wealth is limited > better having other things than wealth

- **Wealth is a snare**
- Thirdly, Proverbs warns us ... that while money and wealth are a good thing ... it's also a snare
 - Proverbs 28:22 – *A stingy man is eager to get rich and is unaware that poverty awaits him.*
 - Proverbs 28:25 – *A greedy man stirs up dissension, but he who trusts in the LORD will prosper*

- In other words ...
 - The person who's goal and focus in life is to get rich
 - The person who's greedy for more money
 - Is a fool and in the end will come to ruin

- Notice these verses aren't just talking about the rich person
 - Talking about the person who's greedy and desires to be rich
 - You can rich and be greedy > you can be poor and be greedy
 - You don't have money but you covet it
 - You have money, but you want more and more of it

- Even more of a concern is when we do have money ... we forget about God
 - We think money gives us security and comfort ... and forget that its only in knowing God do we have real security and comfort

- Which is why Jesus says it's harder for a rich man to enter the kingdom of heaven than for a camel to pass through the eye of a needle
- Money is good but it can be a snare

- **Wealth is worthless**
- Wealth is worthless when it comes to our eternal salvation
 - Proverbs 11:4 – *Wealth is worthless in the day of wrath, but righteousness delivers from death*

- One day ... you and I will stand before God
 - It won't be any good arriving with suitcases full of money
 - He's not that kind of judge
 - We won't be able to get to heaven and swipe our credit card to get in

- What will help is if I stand before him righteous
 - This is the message of the gospel ... how in Jesus Christ God has given us the gift of righteousness
 - In Jesus and through his death and resurrection we're clothed in righteousness

- How will it be when you stand before God on that day
 - This the ultimate issue
 - When we understand that ... we can begin to put money and wealth into perspective and the relative worthlessness of money

- **Contentment**
- Probably the most helpful principle for wealth that Proverbs gives us is in 30:8-9
 - *Keep falsehood and lies far from me; give me neither poverty nor riches, but give me only my daily bread. ⁹ Otherwise, I may have too much and disown you and say, 'Who is the LORD?' Or I may become poor and steal, and so dishonor the name of my God.*

- See what its saying?
 - Too much money ... and we risk making an idol of our wealth and turn away from the Lord
 - Too little money ... and we covet and steal dishonour God

Application

- It's really talking about being content with having enough⁶
 - Not desiring more than we need

- These aren't the principles you will hear the secular world telling you
- Secular world will tell you
 - You need more money
 - You need to build your wealth
 - More money you have the better > more successful you are

- But sadly it's not just the secular world that is luring us away from the Bible's wisdom for wealth ... its Christian preachers too who preach a prosperity gospel
 - You often see them on TV
 - Their message is ... have faith in Jesus ... and you will be blessed
 - God wants to bless you with wealth, health and happiness
 - All you have to do to is believe it, be positive, do good to others and God will bless you

- Joel Osteen
 - Biggest church in America > TV > preaching at Hillsong Conference
 - "When you focus on being a blessing, God makes sure that you are always blessed in abundance."
 - "If you want to reap financial blessings, you have to sow financially."⁷

⁶ 1 Timothy 6:6-8 – *But godliness with contentment is great gain.* ⁷ *For we brought nothing into the world, and we can take nothing out of it.* ⁸ *But if we have food and clothing, we will be content with that.*

- "God wants to increase you financially, by giving you promotions, fresh ideas and creativity" ⁸
- It's a lie
 - Because there are millions of Christians around the world living in poverty and God doesn't promise us money and wealth because we believe in Jesus
- When it comes to our wealth and money ... being content with the finances God gives us ... whether much or little ... is fundamental principle
 - While it's important to recognise that the money we have is a good thing and a blessing from God
 - It's limited > there are other things in life that are more important, like godliness
 - It's a snare to greed and idolatry
 - It's worthless when it comes to eternity

4. Practicalities of Wealth

- So if contentment is the key principle of wealth ... what are the practicalities of wealth
 - What advice does Proverbs give us for making and handling our money?
- Key is to be faithful with what God has given you
 - Proverbs 28:20 - *A faithful man will be richly blessed, but one eager to get rich will not go unpunished.*
 - Whatever amount of wealth God blesses you with ... we have a responsibility to be faithful with it

Give to God

⁷ http://www.brainyquote.com/quotes/authors/j/joel_osteen.html

⁸ Best Life Now, p5

- First place to start being faithful with our money is to honour God with our money
 - Proverbs 3:9 – *Honour the LORD with your wealth, with the first fruits of all your crops*

- This picks up on the idea we spoke about at the start
 - All our wealth is a blessing from God ... it's his
 - So we're to use it for his glory ... not our own glory
 - Part of honouring God will include
 - Paying your bills
 - Paying your taxes
 - Feeding, housing and clothing your family
 - You dishonour God if you neglect those things

- But this verse says - honour God with the first fruits of your crops
 - Picking up on the OT idea of tithing
 - That is ... giving the first 10% of your crop to help feed and take care of the Levites who looked after the Temple and also the needy of society
 - Widows, orphans, refugees

- First fruits given
 - In acknowledgement that a person's crop comes only because of God blesses them with rain and sun and fertile ground etc
 - Also that God has priority over a person's wealth and therefore deserves to be honoured with it

- **Application**

- And it's the same principle for us with wealth today
 - We're to honour God by giving him the first fruits of our wealth
 - In practical terms ...
 - Giving to the work of the gospel ... whether that be
 - Church

- Mission organisations like CMS
- Justice and mercy ministries like Anglicare and Compassion
- Also means
 - Making that the first priority in how you allocate and spend your money
 - Easiest way to do that is to set up your giving electronically so that it happens when you get paid
- The way Liana and I do this
 - Look at our projected income for the year > stipend, salary, FTB etc
 - Work out how much we're ought to give > set up the transactions to happen automatically each month
 - Get paid on 3rd mth
 - On 5th all our giving amounts gets transferred out
- If God has blessed you with a job and money ... then he wants you to honour him with that money
 - He wants you to use it for the benefit of the gospel
 - One of the best ways you can do that is to be faithful with your money and give regularly
- Often as Christians we tend to talk about "how much?" should I give ... when really we should be more concerned with "how often"
 - The simple answer is - faithfully and regularly

Give to the poor

- The other area God wants us to be faithful with our money is to give to those in need
 - Proverbs 11:25 – *A generous man will prosper; he who refreshes others will himself be refreshed.*
 - Proverbs 19:17 – *He who is kind to the poor lends to the LORD, and he will reward him for what he has done.*

- So part of our responsibility for being faithful with our wealth is to use it for the benefit and sake of others who are not as privileged as us

- Includes
 - People in our church
 - People in our local community
 - People in our broader society
 - People in other countries

- We're to take this seriously
 - This is not option we can choose to take it or leave it
 - Proverbs 14:31 – *He who oppresses the poor shows contempt for their Maker, but whoever is kind to the needy honours God.*
 - Proverbs 21:13 – *If a man shuts his ears to the cry of the poor, he too will cry out and not be answered.*

- Love it how as a church
 - we've helped brothers and sisters here in our church - pay bills, send kids on camp, pay for others to go on House Party, buy groceries
 - Collecting a hamper for Richardsons
 - Collecting food for Anglicare
 - Supporting children overseas through Compassion

- Keep doing this more and more

5. Permanence of Wealth

- There's a common saying in Christian circles ... "*a man's wallet is the last thing to be converted*"
 - By and large it's true
 - Very often a person will become a Christian ...
 - Recognise sinner who needs saving
 - That Jesus death atones for their sin

- Repent and believe in Jesus, follow him and know they have the sure hope of salvation and eternal life
- However ... for many people ... it's takes years for them to start being faithful with their money
- How can we begin to be wise with our money and faithful in the way that we use it
 - How's that transformation going to happen in our hearts and our heads without us being coerced and made to feel guilty?
 - Because that's the last thing I want and its certainly the last thing God wants
 - 2 Corinthians 9:7 – *Each man should give what he has decided in his heart to give, not reluctantly or under compulsion, **for God loves a cheerful giver.***
- Well it comes from knowing that in Jesus ... we have a permanent wealth that's so vast and beyond our imagination that can never ever be lost or taken away
- In 2 Cor 8:9 ... Apostle Paul says to the Corinthian Christians
 - *"I am not commanding you, ... 9 For you know the grace of our Lord Jesus Christ, that though he was rich, yet for your sakes he became poor, so that you through his poverty might become rich."*
- You see what Paul's saying here ...
 - Jesus came to make you unbelievably rich
 - Not prosperity gospel rich
 - He's talking about the riches of heaven and knowing God for eternity
- You see when you're in Christ, you have riches beyond comparison
 - You have the all the treasure of heaven
 - You share in the inheritance of eternal life

- These are
 - Riches that are in no way limited > there's nothing that is better
 - Even if you gained the whole world ... it doesn't compare the riches and the blessing you share in and will enjoy in heaven
 - Nothing can or will compare
 - Even if you had all the houses, food, cars, boats, holidays, gadgets you ever wanted ...
 - That's nothing to the riches that God has in store for those whose trust is in Jesus

- And what's more the riches of heaven are not temporary and fleeting like our earthly riches > you'll enjoy the riches of heaven forever
 - They cannot be taken away from you
 - You cannot lose it > it's a richness and blessing that's eternal

- Now when you see what God has install for you is infinitely greater than any wealth you might be able to amass here on earth ...
 - It helps us to be faithful with the money God has given us
 - It gives us the right perspective that allows us to honour God with the wealth he gives is now
 - It frees us up to be generous to those in need around us
 - ... because he's already given us something of much greater value stored up for us in heaven

- But even more compelling, is the wonderful grace of God
 - Paul says ... he wants us to be faithful with our money ... *"For you know the grace of our Lord"*
 - When we consider what Jesus has done in order to bless us with the riches of eternal life
 - Even though he was rich ... even though Jesus was
 - co-creator of the universe

- second person of the Trinity
- Jesus put aside those blessings and privileges and became poor
 - He became one of us
 - But he didn't come as a king or a rock star
 - He came as a servant, and
 - He went to the cross to die for sin and win our forgiveness ... so that despite us all being spiritually bankrupt ... in him we've become unbelievably rich and blessed

- And when you and I understand the
 - Magnitude of the riches in heaven that Jesus has won for us via the cross
 - How much he gave up to give it us
 - How undeserving we are to be blessed in such a way
 - We can move from being a reluctant giver, to a cheerful giver
 - Because we know Jesus gave us so much

PRAY

Our gracious God and Father, we praise and thank you for your great love for us in sending Jesus. Thank you that he was willing to become poor for our sake so that we might share in all the spiritual blessings and riches of knowing you and having eternal life. Please forgive us Lord when we are greedy and idolise our money and the things it can buy. Help us to be wise in our attitudes and use of our money. Help us to be both content and generous with the wealth you provide us. Please help us to trust you to give us the money we need so will not disown you or dishonour your name. We ask and pray all these things in Jesus name. **AMEN**