

Christ and Your Money
Proverbs 10:22 (07/09/17)
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***It is the blessing of the LORD that makes rich,
and He adds no sorrow to it.***
Proverbs 10:22

We're going to talk about money this morning. Your money. What you think about money. How generous you are with your money. How you handle money says much about your character and your heart toward God. Jesus spoke tons more about money and possessions than He did about prayer and faith. There are more fights over money and property than anything else. We can pretty safely say the love of money is a heart idol for many people. Where your treasure is, that's where your heart is. God gave Israel large amounts of gold when He redeemed them from Egypt. What did they do with it? They turned it into a god of gold and worshipped it. God gives us jobs and a land of plenty and wealth and what do we do with it? We tend to be consumed with it and worship it rather than the God who gave it. Jesus strongly warns us about the power of money and pleasures which can choke out spiritual desires and leave us spiritually fruitless.

As we look at Proverbs, remember these words are Christ giving us counsel on how to live wisely this world. And that includes wisely handling money. In this ancient God-breathed book of Proverbs there is financial counsel for every money issue you face. As you read through Proverbs a chapter a day, you may want to jot down a dollar sign beside verses speaking of money, wealth, poverty, and possessions for easy future reference.

The place we must start when talking about money is the fact that whether you are rich or poor, you need Christ. Christ knew the riches of heaven and the poor life on this earth. Christ was rich in His deity, but for us He became poor (2 Cor. 8:9). He went to the cross and paid our infinite debt of sin. Then through His resurrection and ascension He makes us infinitely rich. Every believer, rich or poor in this world, is seated in heavenly places in Christ Jesus (Ephesians 2:6). Plus, God gave us a new heart to live for His glory here in this world. Part of living for God's glory is learning how to handle money. So we're going to first lay out 19 principles from Proverbs and then summarize four things to do with our money.

WHAT PROVERBS SAYS ABOUT MONEY

Your money is not yours, it is God's. Proverbs 10:22 says it is the blessing of the Lord that makes rich. God gives you strength and a way to make money (Deuteronomy 8:18). He is the provider. It is God's money. If you have a measure of wealth, never forget, you are not an owner but a manager. And if you are married, you must work together as co-managers.

Diligent people tend to do well financially. Proverbs 10:4, "Poor is he who works with a negligent hand, but the hand of the diligent makes rich." Laziness is sin; hard work is honorable. "Diligent" is a key word in Proverbs. God created us to work. Spurgeon wrote, "Work is always healthier for us than idleness; it is always better to wear out shoes than sheets." Ecclesiastes 5:12 says the sleep of a working man is sweet. You may have heard about the lumber company looking for sturdy lumberjacks. A puny little guy showed up with an axe, applying for the job. Surprised, the hiring agent said, "Go cut down that oak tree over there." Five minutes later he was back; the tree chopped down. "Where did you get this skill?" "In the Sahara Forest." "Your mean Sahara Desert." "That's what they call it now!" Be diligent. Stick to it and do it. You'll succeed.

Rich people tend to trust in their riches. Proverbs 18:11, "A rich man's wealth is his strong city, and like a high wall in his own imagination." One of the great dangers in wealth is to love it and feel secure because of it, to mistake precious metals for gods. But never forget those two words straight from heaven, "Thou fool! This night your soul is required of you." Death strips the rich man of his golden suit and silver shoes. What's left is what the man really was. Ask that rich man who "joyously lived in splendor

every day." Lazarus went to heaven; the rich man, stripped of his wealth, lifted up his eyes in torment. All that wealth did him no good for eternity.

Indulgent people often end up in poverty. Proverbs 21:17, "He who loves pleasure will become a poor man; He who loves wine and oil will not become rich." He doesn't just enjoy these things; he *loves* them. He lives for them. They control his heart. God made us to enjoy pleasure. You should enjoy the pleasures of a juicy peach or sizzling steak if you can afford it. But we are an indulgent society, borrowing money to have what we haven't earned and don't need – wine and oil. The average credit card debt is \$16,425, auto debt is \$29,000, and school loans \$50,868. The total debt of United States consumers is 12.73 trillion. Macy's interest rate is around 25%. If you can't pay off your credit card spending each month interest free, get rid of that card!

The borrower is the lender's slave. Proverbs 22:7, "The rich rules over the poor, and the borrower becomes the lender's slave." Warren Wiersbe said, "Money is a marvelous servant but a terrible master." How many Americans because of their debt are shackled to a financial institution? Instead of living prudently and frugally and refusing to buy extra stuff every time they walk through Wal-Mart, they overspend just because they desire something and often to keep up their image. The Scorers are putting their son in Colts football training camp for kindergartners at \$2000 a summer. So the Wilsons do so too by making so-called "easy monthly payments" even though they can't afford it. The Miltons bought a brand new \$70,000 Demon. Their friends the Murphys are embarrassed by their \$2000 Yugo, so they took out a loan to buy a nice \$50,000 Camaro to keep up their image. Now Mr. Murphy lost his job and they're upside down on the Camaro, which doesn't look nearly as cool as when they first drove it home. Plus, their water heater went out, the roof is leaking, and they have no money. They are in a tough situation. There may at times be a temporary need to borrow money, but godly people know image is never a legitimate need. They want to please God and will scrimp and save to get out of debt as soon as possible. God may use your financial situation to test your heart, to reveal what you really treasure, and to help you grow and become like Christ, not choked by worries and discontentment.

Using people to make money is sin. Proverbs 22:16, "He who oppresses the poor to make more for himself or who gives to the rich, will only come to poverty." In both cases you are using people for your own selfish gain. Proverbs 28:22 talks about the evil eye hastening after wealth, always thinking of money in all his relationships. Credit card companies prey on incoming, vulnerable freshmen to sign up for free stuff. Why? To trap them into living beyond their means.

Rather be poor and pure than rich and rotten. Proverbs 28:6, "Better is the poor who walks in his integrity than he who is crooked though he be rich."

Poor people who love Christ are often wiser than rich people who think they are wise. Proverbs 28:11, "The rich man is wise in his own eyes, but the poor who has understanding sees through him." How many wealthy people have no interest in Christ or the gospel. Jesus Himself said, "It's hard for a rich man to enter the kingdom." The rich man sees no need. But a godly, poor person looks past all the glitter and sees a lost rich man. Lazarus had understanding and saw through that rich man luxuriating in fine gold and splendor every day.

Faithful people who earn money honestly will be blessed. Proverbs 28:20, "A faithful man will abound with blessings, but he who makes haste to be rich will not go unpunished." A man or woman who faithfully fulfills responsibilities and does not get suckered in to get rich quick schemes will reap a good harvest. Some people are always looking for the "sure deal." "Get in on the bottom floor. Don't miss this opportunity to make a killing." They buy lottery tickets they can't afford, thinking they just might win this time. Bernie Madoff lured many into his \$64 billion Ponzi scheme by appealing to the idolatry of the love of money in hearts and the promise to get rich quick. Bernie is sitting in prison until 2139, when he'll be 201. Even if there is easy money, don't take it. It will probably bite you. Some folks believe they are too good and too important to go to a job every day, only to get up the next day and do it again. They know of a windfall opportunity right around the corner and they're waiting for it. They're still waiting.

Godly people enjoy whatever they have, whether much or little. Proverbs 15:6, “Great wealth is in the house of the righteous, but trouble is in the income of the wicked.” Your true wealth is your relationship with Christ and others. Better a little with peace than a lot with conflict. If the wicked cheated to make that money, there is always an uneasy conscience and often troubles abound. Achan means trouble, and he troubled his house by his wicked greed. His love of riches destroyed him and brought death to his whole household.

Don’t be influenced by wealth. Proverbs 19:4, “Wealth adds many friends, but a poor man is separated from his friend.” James 2 talks about this: Make way for the rich dude; stick the poor fella over there out of the way.

You can’t buy a prudent wife. Proverbs 19:14, “House and wealth are an inheritance from fathers, but a prudent wife is from the LORD.” Your parents may have dumped a ton of money on you, but if you don’t have a happy, loving, prudent wife, that money turns sour quickly. She may spend it all. A virtuous woman is worth more than rubies. If God gave you your wife, you should thank God for her and treat her with great love, patience, kindness, and goodness.

A godly reputation is worth far more than wealth. Proverbs 22:1, “A good name is to be more desired than great wealth; favor is better than silver and gold.” Even the world is revolted by an ostentatious display of wealth, but they usually respect a man or woman of integrity and faithful character. Someone said, “The true measure of our wealth is how much we’d be worth if we lost all our money.”

All your money is temporary; don’t put your hope in it. Proverbs 23:4-5, “Do not weary yourself to gain wealth, cease from your consideration of it. When you set your eyes on it, it is gone, for wealth certainly makes itself wings like an eagle that flies toward the heavens.” Eagles fly up to 100 mph. That’s how fast money can disappear!

Some people work and some people wish. Proverbs 28:19, “He who tills his land will have plenty of food, but he who follows empty pursuits will have poverty in plenty.” While John is out there working hard, sweating, and developing calluses on his hands or in his brain, Joe is downtown bragging to his buddies how much money he is going to make. Beware of big talkers. “The sluggard lives in a world of wishing, which is his substitute for working” (Derek Kidner, *Proverbs*, p. 145). You offer him a job, but he has bigger ideas. Meanwhile he and his family are on the government dole.

Contentment is a key to the rich and peaceful life. Proverbs 30:7-9, “Two things I asked of You, O Lord; do not refuse me before I die. Keep deception and lies far from me and give me neither poverty nor riches. Feed me with the food that is my portion that I not be full and deny You and say, ‘Who is the LORD?’ or that I not be in want and steal and profane the name of my God.” Paul gave us the formula for great wealth, “Godliness plus contentment equals great gain.” (1 Timothy 6:6) Are you content with what you have? We’ve all bought stuff we didn’t need. A few years ago we almost bought a newer house we didn’t need. And now we are so glad it didn’t work out.

There’s nothing wrong with upgrading your housing if you can afford it. There’s nothing wrong with buying a high dollar vehicle if you can afford it and are giving generously. We should never begrudge wealthy people; they provide jobs for the rest of us. And we should also be content with what we have and not put our hopes in this world!

Even poor people can make a living if they diligently farm their land. Proverbs 13:23, “Abundant food is in the fallow ground of the poor, but it is swept away by injustice.” This verse reminds me of those poor Russian peasants in the 1930’s when Stalin’s five-year plans took possession of their meager crops and private property. Rather than begrudging the rich or complaining about our hard lot in life, God provides in one way or another, mostly by diligent plowing of even unfertile ground. There’s always something we can do.

Take full responsibility for your sustenance. Proverbs 27:23, “Know well the condition of your flocks, and pay attention to your herds.” Trust God, but do your homework. You are responsible for your own needs. 1 Thessalonians 4:11-12 says we are to work with our own hands and not be in any need.

Givers prosper; takers lose. Proverbs 11:24-25, “There is one who scatters, and yet increases all the more, and there is one who withholds what is justly due, and yet it results only in want. The generous man will be prosperous, and he who waters will himself be watered.” God designed all of life to give. A maple tree sheds thousands of seeds every year. One ear of corn has 800 kernels. Some chickens lay 265 eggs a year. God has designed the earth to sustain the human race for as long as necessary. Life is designed for giving. God loved us so much He gave! The Bible is clear: people who give are blessed.

MacDonalds in Scottsburg, IN, experienced the blessing of giving this last Father’s Day. At 8:30 PM a regular customer started a chain of blessing by paying it forward for the next car. Between 8:30 and midnight, 167 drivers paid it forward for the next car! It stopped when the store closed!

Let’s repeat our verse from Proverbs 10:22, “**It is the blessing of the LORD that makes rich, and He adds no sorrow to it.**”

WHAT TO DO WITH YOUR MONEY

John Wesley was very concerned about money and poverty. He saw his own father taken off to the debtor’s prison. He basically said, “Gain as much as you can and give as much as you can.” Here are the four major things we should do with our money.

Earn your money diligently and honestly. Serve Christ every day wherever you work and put in a full days (or nights) work. Colossians 3:23, “Whatever you do, do your work heartedly, for the Lord rather than for men.” The Bible never encourages laziness or cheating. In fact, if a man is not willing to work, neither should he eat (2 Thessalonians 3:10).

Spend your money carefully and prudently. Proverbs 21:5 says the plans of the diligent lead surely to advantage. Get out of debt as soon as you can by living within your means and even sacrificing at times. Debt is having something you haven’t earned. And beware of co-signing. Proverbs 22:26 seriously warns against it, “Do not be among those who become sureties for debts.”

Save your money wisely. Proverbs 30:25 says the ants invest for the future. Every farmer invests his riches in the field for a future reward. Save your money faithfully, little by little. Get counsel for where to invest your money. Jesus scolded that third fellow for burying his mina; he should have invested it in the bank so there’d be some interest when the master came back. Someone calculated that if you invested that \$3 daily coffee beginning at age 20, by 70 your investment would be \$743,606. “Well, I missed that. I’m 25.” Okay, it would be \$500,911 for you. “Well, I’m too spiritual to think that way.” Wait a minute. God isn’t a Gnostic dualist where matter is evil. After God created everything He said, “It is very good.” How you handle your money reveals a lot about your character and is a huge gauge for your spiritual condition. God is not opposed to wealth. In fact, God uses wealthy people to fund the gospel enterprise.

Give your money generously. We’ve already seen that the generous man will be prospered and he who waters will himself be watered. One of the joys of saving and investing and building some degree of wealth is to have extra to build treasure in heaven. Randy Alcorn’s treasure principle is, “You can’t take it with you, but you can send it on ahead.” A. W. Tozer wrote, “Any temporal possession can be turned into everlasting wealth. Whatever is given to Christ is immediately touched with immortality.” As you build wealth, you have greater opportunity to invest in God’s kingdom.

Develop a plan for your giving. Honor the Lord with your wealth by giving to your church first, starting at least around 10 percent. Then give to doctrinally sound ministries, to missionaries or mission causes that you know about. Don’t give to strangers claiming to be missionaries or to fund-raising phone calls. You have no idea what they’re doing with your money. That’s why we love Campus Outreach. We know these people. We see what God is doing on the college campus and on foreign fields. Work you plan for giving

and when God brings a poor traveler all beat up by those robbers your way, you will have the means to care for him. There are folks who experience unexpected setbacks and need help!

SO WHAT?

When Paul appeals to the Corinthians to be generous givers, he doesn't lay the law on them. He paints Jesus before them in His incarnation and sacrifice on the cross, and all the blessings of salvation that flow to us from His redeeming work. 2 Corinthians 8:9, "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" – with all the wealth of eternity! Knowing Christ makes you infinitely and eternally wealthy!