

Gleaning Wisdom from the Proverbs, #10—

"Wealth"

Wisdom from Proverbs

--CEFC 11/25/18; 7/20/97; 1/18/87

Dug from the mountain side
or washed in the glen,
Servant am I or master of men.
Earn me, I bless you;
Steal me, I curse you;
Grasp me and hold me,
A fiend shall possess you.
Lie for me, die for me,
Covet me, take me--
Angel or devil,
I'm just what you make me.

--Author unknown

"Money, most common of temporal things,
involves uncommon and eternal consequence," writes David McConaughy.¹
"Even though it may be done quite unconsciously, money molds men--
in the process of getting it, of saving it, of using it, of giving it, of accounting for it.
Depending upon how it is handled, it proves a blessing or a curse to its possessor;
either the man becomes master of his money,
or the money becomes master of the man.
It has more magical qualities than Aladdin's lamp.
Depending upon whether he is a faithful steward or not, he becomes:
In acquiring, either a benefactor or an extractor;
In spending, a provider or a prodigal;
In saving, a conserver or a miser;
In giving, a philanthropist or a patronizer;
In accounting, a creditor or a debtor;
In influencing others,
a stepping stone or a stumbling block.
Our Lord takes money, the thing that, essential though it is to our common life,
sometimes seems so sordid,
and he makes it a touchstone to test the lives of men
and an instrument for molding them into the likeness of himself."

Money, material wealth--
How are we to think of it?
How are we to handle it?
How are we to be the master rather than the slave?

¹Money, *the Acid Test*, cited in Dayton, *Your Money: Frustration or Freedom* (1971).

These are important questions for each one of us--
for each of us will be put to the test by God in this area of our lives.

And if we want to pass that test,
then we had better study the teacher's textbook.

This morning we consider the potpourri of wisdom on this subject of wealth
given to us in the book of Proverbs.

The teaching we find there is certainly idealistic--
speaking of the way the world ought to be,
and, at the same time, it is also realistic,
addressing the way the things actually are.
I think you'll find that it presents a balanced approach to this crucial subject.²

The first thing that the Proverbs tell us about wealth
is that **it is a great blessing from God.**

Wealth seems to go hand in hand with godly wisdom,
and with righteousness,
which is an essential component of wisdom.

Prov. 3:16--(speaking of wisdom): **Long life is in her right hand;
in her left hand are riches and honor.**

8:18--**with me** [that is, wisdom] **are riches and honor,
enduring wealth and prosperity.**

8:21--[I] **bestow wealth on those who love me
making their treasuries full.**

13:21--**Misfortune pursues the sinner,
but prosperity is the reward of the righteous.**

Finally,
22:4--**Humility and the fear of the Lord
bring wealth and honor and life.**

God is no ascetic by nature.
Though Jesus does say,
"**Blessed are the poor in spirit,**"
there is nothing virtuous in poverty, *per se*.
After all, heaven will be paved with streets of gold.

And it is true that living wisely in God's world--
being diligent, hard-working and trustworthy,
living frugally,
saving and investing carefully and shrewdly,
and not indulging in wasteful or frivolous expenses

²I am indebted to Kidner, *Proverbs*, for much of this material.

is a good road to take if you want to accumulate wealth.

And it is an economic reality
 that true Christian conversion,
 and the changes in lifestyle that often go with it,
 has been the cause of upward economic mobility for many through the years.

I've mentioned this before
 how John Wesley observed this about Methodists in the 18th century.
 Many down-and-out men saved in the Wesleyan revivals
 moved up the social scale as their lives were transformed by the gospel.
 And it was observed that
 they sometimes moved from being Methodists or Baptists,
 to becoming Presbyterians,
 and, finally, Episcopalians.
 John Wesley, in fact, saw this as a problem--
 for often, as economic prosperity increased, spiritual fervor waned.

But wealth as a blessing of God that accompanies a life of wisdom
 is fundamental feature of s Solomonic view of life.

But before I be accused of preaching a prosperity gospel,
 promising you all health and wealth,
 I must emphasize that this connection between wisdom and wealth
 is only a general and proverbial truth,
 and it comes with some significant **qualifications**.

In fact, it only applies when the fundament moral structure of society is rightly ordered--
 that is, where moral virtue is respected and honored
 and hard work receives its just reward.

But the wise man of Proverbs knows that he does not live in an ideal world--
 again and again, a realism shines through--
 a realism that many today preaching a gospel of health and wealth
 could profit from.

For one thing, true wealth and prosperity is not necessarily material at all.
 We see that in the many "**better than**" proverbs found throughout the book—

Here are just three of them--
 15:17--**Better a meal of vegetables where there is love
 than a fattened calf with hatred.**

Prov. 16:8--**Better a little with righteousness
 than much gain with injustice.**

Prov. 17:1--**Better a dry crust with peace and quiet
 than a house full of feasting, with strife.**

The Proverbs present two sides to poverty--
 and politicians on both the right and the left can find their proof texts here—
 We'll talk more about this in a couple of weeks
 when we address the theme of justice in the Proverbs.

A. One side stresses **personal responsibility**--

- Some poverty does come as the result of **laziness**--
 We looked at this when we considered the proverbial sluggard.
 e.g., 6:9-11—"How long will you lie there, you sluggard?
 When will you get up from your sleep?
 A little sleep, a little slumber,
 a little folding of the hands to rest--
 and poverty will come on you like a bandit
 and scarcity like an armed man.

10:4--**Lazy hands make a man poor,
 but diligent hands bring wealth.**

- And some poverty comes as the result of **the foolish pursuit of quick and easy money**--
 28:19--**He who works his land will have abundant food,
 but the one who chases fantasies will have his fill of poverty.**³

Here we have one of the biggest objections to playing the lottery--
 Every time you buy a lottery ticket you are chasing a fantasy--
 That makes it a foolish thing to do.
 In fact, I've quit sending back those
 Publisher's Clearinghouse Sweepstakes forms.
 I found they just fuel those fantasies even more.

The best and most enduring kind of wealth
 is the kind that is built up the old-fashioned way—
 gradually through the honest sweat of the brow--

13:11--**Dishonest money dwindles away,
 but he who gathers money little by little makes it grow.**

- Third, some poverty comes as the result of
careless hedonism and the relentless pursuit of pleasure--
 21:17--**He who loves pleasure will become poor;
 whoever loves wine and oil will never be rich.**

³ cf. also 12:11.

•And then some poverty comes as the result of plain **moral perversity**--
 17:20--**A man of perverse heart does not prosper;**
he whose tongue is deceitful falls into trouble.

All of these Proverbs stress our own personal responsibility
 for our poor financial condition.

But there is another side to this issue--

B. The other side points to external factors that make for poverty,
 things beyond our control.

For example, poverty can come as the result of unjust **oppression**--

13:23--**A poor man's field may produce abundant food,⁴**
but injustice sweeps it away.

Sometimes this injustice comes in the form of personal oppression and exploitation--

For example, when certain prejudices prevent people from getting access
 to educational or economic opportunities

or when people with power take advantage of those who are vulnerable.

I think of employers of migrant workers paying them a pittance
 because they know the workers don't have anywhere to go
 to seek redress.

Sometimes this injustice takes institutional forms--

International trade barriers, for example,
 can keep poor nations poor
 by preventing them from selling their goods to richer nations.

The Marxists weren't all wrong--

sometimes the system does work against the poor,
 and sometimes they just get taken advantage of by others with more power.
 We'll return to the demand for justice shortly.

But again, the book of Proverbs is realistic about life in this world--

injustice may sweep away the abundant food of a poor man's field,
 and some wealth can be gained by ungodly means.

Yes, wealth can be seen as a real blessing of God,
 but the wise man of Proverbs knows
 that the simple equation "Wealth=God's blessing"
 simply doesn't hold.

And when we come to the teaching of Jesus in the New Testament,
 the equating of wealth with God's blessing is even harder to sustain.

For Jesus, wealth is a dangerous thing that must be handled with great care--

⁴ Or, "An unplowed field produces food for the poor," (NIV11; cf. ESV).

it has a mysterious power to pervert the desires of our hearts.
That's why Jesus says it is harder for a camel to go through the eye of needle
than for a rich person to enter the kingdom of God.

And Paul warns us that **"People who want to get rich fall into temptation and a trap
and into many foolish and harmful desires that plunge men into ruin and destruction.
For the love of money is a root of all kinds of evil.**

**Some people, eager for money, have wandered from the faith
and pierced themselves with many griefs"** (1 Tim. 6:9-10).

Wealth can be a sign of God's blessing,
but that is not necessarily so,
and in any event,
and this is the second major aspect of this theme in Proverbs,
all wealth brings with it a responsibility.

II. Let's consider now the responsibility of wealth--

Again, the Proverbs are realistic about the social advantages of the rich--

--Wealth gives a person a certain security--

10:15--**The wealth of the rich is their fortified city** (cf. also 18:11)

--Wealth can bring a person friends--

19:4--**The poor are shunned even by their neighbors,
but the rich have many friends.** (cf. 14:20; 19:7)

--Wealth can bring a person power--

22:7--**The rich rule over the poor,
and the borrower is servant to the lender.**

--And that power gives the wealthy person freedom in relationships--

he can say what he likes--
18:23--**A poor man pleads for mercy,
but a rich man answers harshly.**
--he can get away with it!

These are real advantages.

The existence of rich and poor, and the disparity between them,
is seen as a fact of life in the Proverbs.

That may be the way the world works,

but that's not the way it should work.

And though we don't find here the fiery passion of the prophets for social justice,
still, there is a decided emphasis on the moral responsibilities
that come with being wealthy.

One of the first responsibilities is this:

1) You are to **honor the Lord** with your wealth--

3:9,10--**Honor the Lord with your wealth,
with the firstfruits of all your crops;
then your barns will be filled to overflowing,
and your vats will brim over with new wine.**

The giving of the firstfruits, that is, giving to God the first of the harvest,
was a way of acknowledging that everything you have comes from God
and that he should have priority in your life.

This is the principle behind the practice of **tithing**—
that is, giving a tenth of your income to the Lord's work,
before taking anything for yourself.

You will not hear me preach that tithing,
is a biblical command binding on all Christians,
but passages like this one make me conclude
that it is a wise practice.

For when you make a habit of giving first to the Lord
a specified percentage, right off the top of your income,
you are seeking to honor the Lord in a very tangible way.

It is a visible and tangible way of recognizing that everything that comes to you
is a gift from his hand,
and that he is your heavenly Father
into whose hands you entrust your care.

Tithing is a practice that takes God at his word--
and Susan and I seek to practice it, and I strongly recommend it.

As someone has said, "Giving is not God's way of raising money;
it is his way of raising children."⁵
Giving keeps from becoming a slave to our possessions.
It sets us free from money's tyranny.

3:9,10--**Honor the Lord with your wealth,
with the firstfruits of all your crops;
then your barns will be filled to overflowing,
and your vats will brim over with new wine.**

2) Closely aligned with that is the responsibility to be **generous**.

Here the Proverbs set forth the mysterious paradox of giving.

Listen to 11:24,25--**One man gives freely, yet gains even more;
another withholds unduly, but comes to poverty.**

⁵ source unknown.

**A generous man will prosper;
he who refreshes others will himself be refreshed.**

No economist could possibly explain this paradox--
it is a spiritual truth.

In the economy of God,
generosity doesn't deplete one's wealth,
it generates it.

**"One man gives freely, yet gains even more;
another withholds unduly, but comes to poverty.
A generous man will prosper;
he who refreshes others will himself be refreshed."**

This seems to be especially true when that generosity
is directed to those who are poor.

**19:17--He who is kind to the poor lends to the Lord,
and he will reward him for what he has done.**

**22:9--A generous man will himself be blessed,
for he shares his food with the poor.**

**28:27--He who gives to the poor will lack nothing,
but he who closes his eyes to them receives many curses.**

We'll talk more in a couple of weeks
about the related call to seek justice with one's wealth.

But here we see the general principle that wealth,
though it can be a blessing of God,
always comes with significant responsibilities.

We must honor the Lord with our wealth,
we must be generous with what God has given us,
and we must especially be gracious toward the poor. /

And finally, the Proverbs gives us a number of
warnings about wealth that we ignore at our peril.

And again, we must be realistic about wealth--

Sure, having money can bring "friends"--

**19:4--Wealth brings many friends,
but a poor man's friend deserts him.**

**19:6--many curry favor with a ruler,
and everyone is the friend of a man who gives gifts.**

And how much easier it is when you use one of those little plastic cards!

Don't trust in riches because they won't last--

Earthly riches are **inherently insecure**--

Despite all the terms that are used, like "secured" or "guaranteed"
or "bonded" or "index-linked"--

every financial asset involves risk--

banks fail,

markets fluctuate,

currency devalues,

debtors default,

crooks defraud,

assets depreciate,

inflation erodes,

or disaster strikes--you just don't know.⁷

As Jesus puts it,

referring to the common assets of his day--clothing and grain--

moths and rust, or better, the eating away of deterioration--

either by decay or by rodents--

moths or rust will destroy it all.

All earthly treasure is inherently insecure--

and don't let any financial adviser tell you otherwise.

It is pointless to search for a perfectly safe asset,

and it is foolish to rely on wealth as the ultimate source of one's security.⁸

Material wealth is insecure

and material wealth just won't last--

Eventually it will all pass from our hands--

You can't take it with you--

"Our life is but an empty show,

naked we come and naked we go;

Both for the humble and for the proud,

there are no pockets in a shroud."⁹

Jesus tells us that all you can take with you is what you have given away.

Beware of wealth.

Heed the wise warnings of Proverbs.

Or again, consider the wise words of Paul---

1Tim. 6:9,10 **"People who want to get rich fall into temptation**

⁷Cf. Paul Mills, "Faith *versus* Prudence? Christians and Financial Security," *Cambridge Papers*, 4.1 (Mar. 1995), p. 2.

⁸Ibid.

⁹Ibid.--attributed to James Hill by B.C. Forbes, *Book of Epigrams*.

and a trap and into many foolish and harmful desires
that plunge men into ruin and destruction.
For the love of money is a root of all kinds of evil.
Some people, eager for money, have wandered from the faith
and pierced themselves with many griefs."
How true that is!

But as we close,
perhaps the most important bit of wisdom about wealth
that we find in the book of Proverbs,
is that some things are more valuable than material riches--

A good wife is more valuable than money--
31:10--A wife of noble character who can find?
She is worth far more than rubies.

A good name is more valuable than money--
11:16--A kindhearted woman gains respect,
but ruthless men gain only wealth.

22:1--A good name is more desirable than great riches;
to be esteemed is better than silver or gold.

Righteousness and a clear conscience—these are more valuable than money--
16:19--Better to be lowly in spirit and among the oppressed
than to share plunder with the proud.

16:8--Better a little with righteousness
than much gain with injustice.

19:1--Better a poor man whose walk is blameless
than a fool whose lips are perverse. (cf. 28:6)

19:22--What a man desires is unfailing love;
better to be poor than a liar.

Peace is more valuable than money--
17:1--Better a dry crust with peace and quiet
than a house full of feasting, with strife.

Wisdom is more valuable than money--
3:13-15--Blessed is the man who finds wisdom,
the man who gains understanding,
for she is more profitable than silver
and yields better returns than gold.
She is more precious than rubies;
nothing you desire can compare with her. (cf. 8:10,11,19)

16:6--**How much better to get wisdom than gold,
to choose understanding rather than silver!**

20:15--**Gold there is, and rubies in abundance,
but lips that speak knowledge are a rare jewel.**

The fear of the Lord is more valuable than money--

15:16--**Better a little with the fear of the Lord
than great wealth with turmoil.**

Love is more valuable than money--

15:17--**Better a meal of vegetables where there is love
than a fattened calf with hatred.**

The wisdom of the Proverbs teaches us that there are lots of things
much more valuable than money.

Seneca, the Roman moralist, was right:

"Money has never yet made anyone rich."

And most of all,

one's wealth will have no value on the day of God's judgment--
Prov. 11:4 **Wealth is worthless in the day of wrath,
but righteousness delivers from death.**

Money will buy:

a bed but not sleep;
books but not brains;
food but not an appetite;
a house but not a home;
medicine but not health;
amusement but not happiness;
a crucifix but not a Savior.

The Bible points us ultimately to the one who gave up his own riches
so that we might possess true wealth.

Paul writes in 2 Cor. 8:9—

**"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"**

Jesus came to give us what money never can—

life, love, peace, his own righteousness,
and an eternal relationship with God as our heavenly Father.

Do you believe that?
I hope you do.

Don't be deceived—

Money is no index of true worth;
 It is not the source of real happiness;
 It has no permanence.

As Jesus said,

**“What good is it for someone to gain the whole world,
 yet forfeit their soul?”** (Mark 8:36).

Jesus came to bring us the good life—
 it can be found only in him.

So the Proverbs give us a view of wealth that is both
 idealistic and realistic at the same time.

Abundance without arrogance;
 plenty without pride;
 a thankful heart for all that God provides,
 and generous hands that share
 what God has so graciously given--
 that is the vision of the wise use of wealth
 given to us in the book of Proverbs.

So I conclude with the wise prayer found in Prov. 30:8,9—

**Two things I ask of you, O Lord;
 do not refuse me before I die:
 Keep falsehood and lies far from me;
 give me neither poverty nor riches,
 but give me only my daily bread.
 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.**

It's a balanced approach--

The wise man knows how hard it is
 for a camel to go through the eye of a needle,
 and he is quite sure that poverty itself is not a step toward godliness.

He knows that money can be a great blessing of God,
 but that money can't buy any of the things that are most worth having in life.

Let's be wise about wealth.

Prayer—

**Two things I ask of you, O Lord;
 do not refuse me before I die:
 Keep falsehood and lies far from me;
 give me neither poverty nor riches,**

but give me only my daily bread.
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.

Forgive us for putting our trust, our hope, our hearts in acquiring things—
 for amassing wealth, for loving Mammon rather than God.

Set us free from our captivity to money—
 Help us to see the true riches that are found in a relationship with you
through your Son Jesus Christ—
“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”

Closing Song: #597 Take my Life—and let it be

Benediction:

Eph. 3:20 Now to him who is able to do immeasurably more
than all we ask or imagine,
according to his power that is at work within us,
 to him be glory in the church and in Christ Jesus throughout all generations,
for ever and ever! Amen.

Living Wisely in God's World:
Nov. 25, 2018

The Proverbs on Wealth

The biblical message often touches real life in very tangible ways—as in how we are to view our material possessions. As we consider this subject in the book of Proverbs we see that the wisdom it offers us is idealistic and realistic, preserving a precarious balance that we ought always to strive for.

I. The Blessing of Wealth

II. The Responsibilities of Wealth

III. The Warnings about Wealth

"give me neither poverty nor riches . . ."
--Prov. 30:8,9

Sermon Response:
"Wealth"

The Book of Proverbs

- Read Prov. 3:16; 8:18; 13:21; 22:4. Why is there a connection between wisdom and wealth? How ought this connection to be qualified?
- Consider the various causes of poverty as expressed in the following Proverbs: 10:4; 12:11; 21:17; 17:20; 13:23; 30:14. How ought this to affect your view of various measures meant to help the poor? Read Prov. 14:31; 22:22,23; 29:13; 22:2. What difference ought this to make in your view of the poor?
- Read Prov. 3:9,10. How are you fulfilling this responsibility?
- Read Prov. 23:4,5; 27:23,24; 11:28; 18:10,11. Reflect on the transience of riches. How ought this to affect your attitude toward acquiring wealth?
- Read 3:13-15; 15:17; 15:16; 16:19; 17:1; 22:1; 31:10. Reflect on the things that are more valuable than riches.
- Reflect on 2 Cor. 8:9. What is the wealth that Christ gives us?

Wisdom from the Proverbs--

"Wealth"

[please read the marked passage. Do not read the reference.]

- 22:4--**Humility and the fear of the Lord
bring wealth and honor and life.**
- 10:4--**Lazy hands make a man poor,
but diligent hands bring wealth.**
- 21:17--**He who loves pleasure will become poor;
whoever loves wine and oil will never be rich.**
- 13:23--**A poor man's field may produce abundant food,
but injustice sweeps it away.**
- 10:22--**The blessing of the Lord brings wealth,
and he adds no trouble to it.**
- 15:6--**The house of the righteous contains great treasure,
but the income of the wicked brings them trouble.**
- 3:9,10--**Honor the Lord with your wealth,
with the firstfruits of all your crops;
then your barns will be filled to overflowing,
and your vats will brim over with new wine.**
- 11:24,25--**One man gives freely, yet gains even more;
another withholds unduly, but comes to poverty.
A generous man will prosper;
he who refreshes others will himself be refreshed.**
- 19:17--**He who is kind to the poor lends to the Lord,
and he will reward him for what he has done.**
- 14:31--**He who oppresses the poor shows contempt for their Maker,
but whoever is kind to the needy honors God. (cf. 17:5)**
- 28:22--**A stingy man is eager to get rich
and is unaware that poverty awaits him.**

23:4,5--Do not wear yourself out to get rich;
have the wisdom to show restraint.
Cast but a glance at riches, and they are gone,
for they will surely sprout wings
and fly off to the sky like an eagle.

3:13-15--Blessed is the man who finds wisdom,
the man who gains understanding,
for she is more profitable than silver
and yields better returns than gold.
She is more precious than rubies;
nothing you desire can compare with her.

16:6--How much better to get wisdom than gold,
to choose understanding rather than silver!

21:5--the plans of the diligent lead to profit
as surely as haste leads to poverty.

14:24--The wealth of the wise is their crown,
but the folly of fools yields folly.

28:11--A rich man may be wise in his own eyes,
but a poor man who has discernment sees through him.

15:27--A greedy man brings trouble to his family,
but he who hates bribes will live.

13:21--Misfortune pursues the sinner,
but prosperity is the reward of the righteous.

28:8--He who increases his wealth by exorbitant interest
amasses it for another, who will be kind to the poor.

13:11--Dishonest money dwindles away,
but he who gathers money little by little makes it grow.

27:23,24--Be sure you know the condition of your flocks,
give careful attention to your herds;
for riches do not endure forever,
and a crown is not secure for all generations.

29:14--If a king judges the poor with fairness,
his throne will always be secure.

29:13--The poor man and the oppressor have this in common--
The Lord gives sight to the eyes of both.

11:18--The wicked man earns deceptive wages,
but he who sows righteousness reaps a sure reward.

23:6-8--do not eat the food of a stingy man,
do not crave his delicacies;
for he is the kind of man who is always thinking about the cost.
"Eat and drink," he says to you,
but his heart is not with you.
You will vomit up the little you have eaten
and will have wasted your compliments.

13:22--A good man leaves an inheritance for his children's children,
but a sinner's wealth is stored up for the righteous.

11:28--whoever trusts in his riches will fall,
but the righteous will thrive like a green leaf.