

Wise Words on Wealth- Pt. 1, 4/11/21

What if I told you there was a topic so important to God that He talks about it in the Bible over 2000 times? That this subject is so critical that Jesus taught on it more than any other subject? In fact, Scripture tells us this thing can have the power of life and death. It can corrupt us and divide family members, and even can keep us out of heaven. On the other hand, it has the power of life and blessing- it can be used to change people's lives and open the door for people to encounter God and salvation of their souls. Jesus said this one thing has the ability to tell us more about the condition of our heart than almost anything else. Something so enormously Bible-saturated and life-altering, certainly we would all want to learn as much as we can about it, right? Well, if you haven't figured it out by now, the topic is MONEY.

If the subject of money is so important to God, then it needs to be important to us. God has something to say about the purpose of money, how we get it and how we spend it, debt and credit cards, saving and security, about wealth and poverty, about giving and influence. And if we are being taught what God's Word has to say about these things, guess what? Our culture will teach us the world's way.

Now because the Bible has so much to say about money it can be difficult to know where to begin. With some subjects, we can get off track because the Bible says so little. What does the Bible say about tanning?¹ While Simon the Tanner is mentioned in Acts 9, I don't think we can build a solid theology around that. But with money we have the opposite problem. Because the Bible says so much about money it is easy to develop an imbalanced theology of money by cherry picking our favorite passages. On the one hand, it's easy to see where Prosperity Theology comes from. Take a few promises of the Mosaic covenant out of context, take the promise in Malachi 3 about throwing open the storehouses of heaven, mix in some of Jesus' statements about receiving whatever you ask for in faith...boom! Health and Wealth! Show me the money! On the other hand, it's possible to come up with an imbalanced Asceticism Theology (self-denial). Look at Jesus' statement to leave everything behind to follow him, the story of the rich young ruler, stir in the parable of the rich fool or the widow who gave all she had, and you'll have a theology that says money is evil and so are those who have it. Sell everything and live in a tent under a bridge... you go first. You could make a biblical argument that God loves the rich. Just look at Abraham, Job, David, Solomon, the Prayer of Jabez. You can just as easily make a biblical argument that God hates the rich. Jesus turns away the rich young ruler, James has harsh words for the rich, or the Sermon on the Mount- blessed are the poor.

So this is why Proverbs is such a great place to develop a balanced theology of money. There are over 50 verses about money, wealth and possessions. In addition, it looks at these subjects from a diversity of angles and perspectives. Now what we need to understand when reading Proverbs is that they are short, real-life lessons about how things work in God's world. Also- Proverbs is a book of maxims not promises. This is not a formula- If I do these things I am

¹ Idea from Kevin DeYoung article- <https://www.thegospelcoalition.org/blogs/kevin-deyoung/money-and-possession-in-proverbs/>

guaranteed an outcome. That's not how God works. However, God does have principles by which he governs the world, governs cause and effect, and brings blessing into his world. Over these 3 weeks we will extract **10 Money Principles**. Today we will look at the first 3. We will look at these in no particular order other than that the first principle is most essential and builds the foundation for all the other principles. Pray

1. God owns everything...including you and your 401k.

Proverbs 3:19-20

By wisdom the Lord laid the earth's foundations, by understanding he set the heavens in place; by his knowledge the watery depths were divided, and the clouds let drop the dew.

Elsewhere- The earth is the Lord's, and everything in it, the world, and all who live in it. This is the overarching creator-creature principle throughout Scripture.

Every particle of space dust, Every single square inch of grass, every atom in our bodies, every house or car or piece of tech or item in your wardrobe or retirement account... even your Bitcoin- **God rightfully declares- "Mine!"**² This might seem obvious when it comes to a tree, or some other object that we have no personal attachment to- we are less ready to confess this when it comes to our bank accounts. We are a bit more attached when it comes to the home you built or what you declare when doing your taxes.

Blank Slide We think- "I might not have much, but I worked hard for everything I have. I had to pay off my own loans, I went to school, I grew my business from the ground up, I made wise investments. Therefore because it is mine, I'm entitled to do what I want with it."

But God might ask you a few questions about our entitlement. "Who caused you to be born in the time and place in history, into a family where you had access to privileges of education? Who created your brain to be inclined toward understanding business or engineering or whatever your aptitudes are? Who enabled your body to have the strength and stamina to do the work you do? Who caused you to open your eyes this morning when you woke up and made sure your heart was still beating?"

Proverbs 16:9

In his heart a man plans his course, but the LORD determines his steps. We must acknowledge the owner of our lives, our money and our security.

A couple of implications

If God is the owner, we are the managers.

Proverbs 3:9

Honor the Lord with your wealth.

² Inspired by Abraham Kuyper's famous statement- "There is not a square inch in the whole domain of our human existence over which Christ, who is Sovereign over all, does not cry, Mine!"

Start replacing “My...that I own” with “God’s....that I manage.”

If God is the owner, we must seek His wisdom.

Proverbs 3:5-6 *Trust in the Lord with all your heart and lean not on your own understanding; ⁶ in all your ways submit to him, and he will make your paths straight.*

Who is at the top of your decision-making grid when it comes to money and possessions, your wisdom? Your advisor’s wisdom? Wall street’s Wisdom? Or God’s wisdom? Do you consult God and His Word in your budget? Before you decide what your standard of living is? Before you invest in retirement, or kid’s college? How about when it comes to how you spend? Before you swipe right to order something from Amazon? Before you remodel your house? Before you buy a car? Before you update your wardrobe? What about before you give? How much you give and where and when you give your money? This is the essential and overarching principle of this series. God owns it, we manage it, we must seek to honor Him with it.

#2 Money (too much or too little) increases temptations.

Proverbs 30:8-9

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.

Now this is a famous middle-class passage. The extremes of too much or too little wealth can become dangerous. On one hand if we get wealthy we might be tempted to say, “Who is the Lord? I have all this stuff, I’m self-sufficient and secure. I don’t need God.” Isn’t this in many ways the story of Israel? There is a danger connection between money, power and corruption. Money is the root of all kinds of evil the Bible says.

On the other hand, poverty should be avoided...we might be tempted to steal, to be overly reliant on others, we might not be able to care for ourselves and others...Poverty can also lead to anxiety and constant worry and stress. We will look more at this specific principle in coming weeks. But you get the idea. And so, the writer of the Proverb asks God not for riches or poverty...but for his daily bread. To provide for his basic needs.

What does this mean for us?

-Redefine wealth and poverty on Biblical not American Ideals

We have to realize that our middle class isn’t the Middle East middle class. As one pastor said, “In ancient middle east, middle class means you aren’t starving.”³ In our world- 70% of wealth is in the hands of 5% of people. 40% lives on less than \$2 a day. If you have a household income of \$50,000 or more you are in the top 4% of wage earners in the world. Just by living in America, we all have access to incredible social, educational and financial support structures. Do you know there are at least 23 food pantries in within 7 miles of the church? Most of which

³ Kevin DeYoung sermon

are run by Christian organizations. You have to go out of your way to starve. Friends- we are wealthy.

-In our prayer life- ask God for and thank God for his daily provision.

What did Jesus teach his disciples to pray? Give us enough security for the next 30 years? No- that's what we pray. "God give me a nice secure nest egg so I can retire at the beach." No, it's daily bread- meeting our needs. It is really easy to get caught up in the list of things we don't have. Take 30 seconds- **Make a gratitude list**. write down, or put in your phone a list of as many provisions that you do have and thank God for what he has provided for you.

#3 Don't worry about keeping up with the Joneses

Of course we all know the "Jones"- no I'm not talking about Ed and Ruth, Carl and Jeanne or Zenia Jones...these are all wonderful Jones'... we are talking about the mythical Jones' it's the person that always seem to have what we think we need- we all have them- When you close your eyes, who comes to mind? The guy at our office with the Porsche, the kids at school with the Yeezys, the neighbors whose kitchen bigger than ours, or lawn is groomed just right, or the people who are always posting on social media the most recent amazing tropical vacation.

There are two things the proverbs warn us about the Jones-

1) Joneses often have less than it appears.

Proverbs 12:9

Better to be a nobody and yet have a servant than pretend to be somebody and have no food.

Proverbs 13:7

One person pretends to be rich, yet has nothing; another pretends to be poor, yet has great wealth.

This was just as true in Solomon's day as it is in ours. Things are often not what they appear to be. You may see the big house, but what you may not see is the massive mortgage and unmanageable credit card debt. You might see that great car, but it's on lease and, they are eating Ramen most nights. You might see the Yeezy's, or the Gucci purse, or the constant vacations but you don't see that they have nothing in savings and they own the IRS for back taxes. Not to mention many who appear financially rich are spiritually, relationally, emotionally impoverished.

Blank Slide Friend Ali- always wanted to come to my house.

2) The Joneses are trying to keep up with the Joneses. Everybody has Joneses.

Proverbs 27:20

Death and Destruction are never satisfied, and neither are human eyes.

Keep up never stops...it's addictive. **Randy Alcorn Treasure Principle, "The more things we own- the greater their total mass- the more they grip us, setting us into orbit around them. Finally, like a black hole, they suck us in."**

One of my first summer jobs- 15, turkey legs and corn on the cob at a 1 week folk festival...at the end of the week- \$200. I'm rich! **Blank Slide** But when I got a taste of that, I wanted more...I got a job at Crackerbarrel- washing dishes- \$6.50 an hour...That was almost double what I made at the folk festival. After a year, I can't believe I'm only making \$6.50- barely enough for gas money. Started waiting tables at the Roman Delight- I can get tips, sometimes make a \$100 or \$150 a night! I would walk around with a stack of money thinking I was the man. A couple years later, over it. This job stinks- I need benefits and I want to get off my feet. I remember when I got my first salary job out of college. Working as a phone monkey at an investment firm. I almost fainted when I saw what my salary was going to be \$29,000 a year, plus benefits and I could start a 401k...I've made it...manager was making \$40,000- which am I in this dead end job? So I chased that... and I could keep going but you probably have your own version-keep adding the zero- but you end up in the same place... and I will ruin the end of the story. It's never enough.

So how do we break this cycle of keeping up with the Joneses?

Proverbs 19:23

The fear of the Lord leads to life; then one rests content, untouched by trouble.

Contentment comes not in our stuff, money, security and nest egg. If you make money an end- you will always be wanting more and needing more stuff. But if you make God the ultimate end, if you fear Him, if you want His glory to be known, His mission to be accomplished- your money will follow and so will the good life. The good life of contentment, joy, peace.

What end is your money accomplishing? If you don't answer these questions your appetites will eat up your life and money. When you answer this big question your money will follow.

Did you know Jesus didn't make money and wealth an end? Jesus left all the wealth and glory and treasures of heaven to come take on our poverty. He made us his ultimate end.

Hebrews 12:2 *For the joy set before him he endured the cross, scorning its shame, and sat down at the right hand of the throne of God.*

Communion.

