



Good Morning church I am Pastor Todd Johnson and today we are in our 2nd week in our series Wise Words on Wealth.

And what our aim is in this series is to develop/strengthen our THEOLOGY on money and possessions.

Last week Pastor Nate shared that there are at least 50 Proverbs on the topic of money/wealth/possessions. And the reason why the scriptures speak so often on the subject is because it is very easy to have a bad theology of money or simply no theology of money.

Pray:

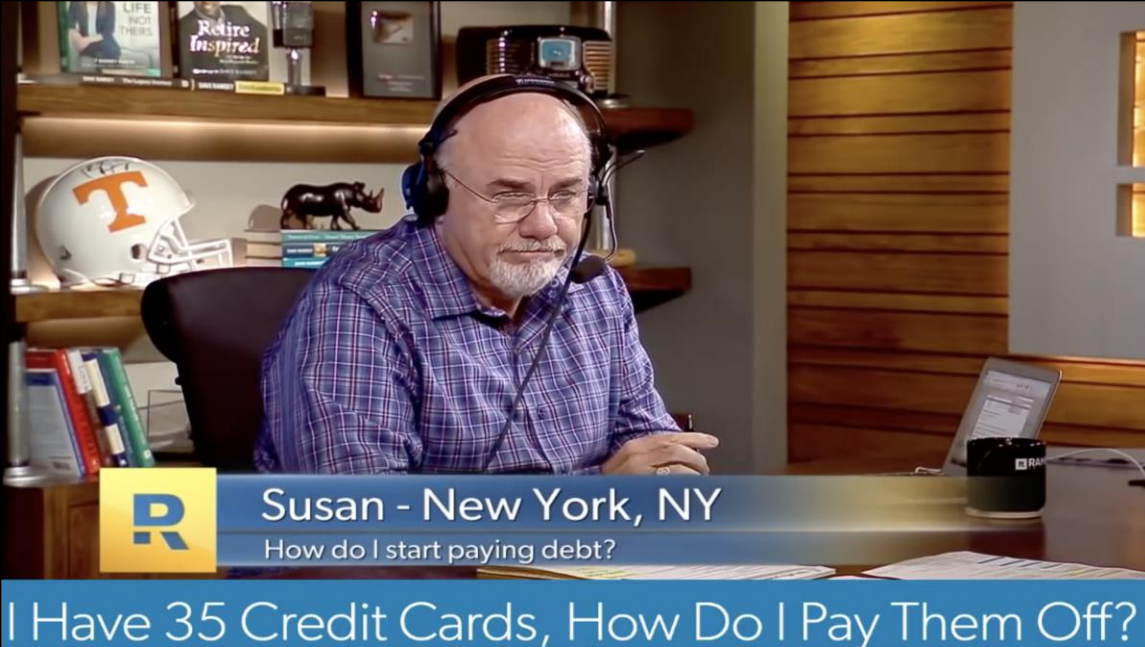


By a show of hands, how many of you are familiar with Dave Ramsey?

Dave Ramsey is the creator of ***Financial Peace University***, he's written several books, he hosts his own call in TV show and podcast where he offers ***Wise Words on Wealth*** from a biblical perspective.

And I don't know if you've ever seen his call in show before, but it's clearly evident from just a sampling of his callers that there are many people who do not think biblically about their finances.

Here are just a few examples of the types of the calls Dave receives on a regular basis.



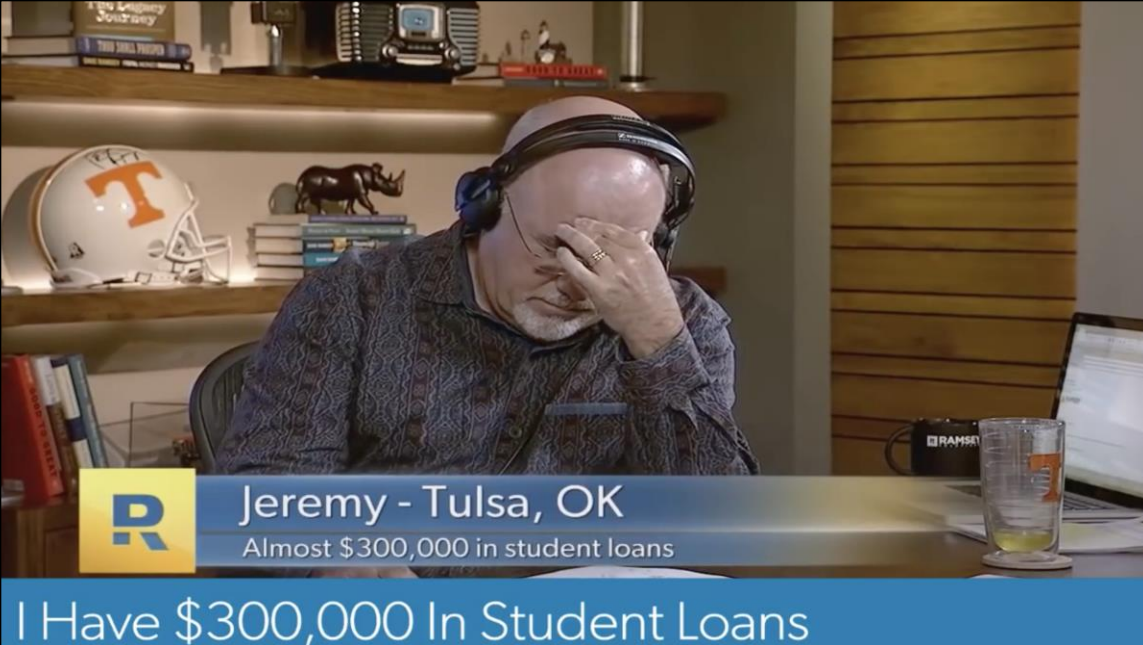
The first one... ***I have 35 credit cards, how do I pay them off?***

35 credit cards? That's got to be some sort of record!

Susan from New York said that she took out all these cards because she wanted a lifestyle she could not afford.

And unfortunately for her [in our society] if you cannot afford something its NO PROBLEM, you can just charge it.

Dave's face here is the textbook definition of the "disapproving father." Now that I have pre-teen children I have been mastering this face right here.



Next up Jeremy from Tulsa called and said, **I have \$300,000 in student loans**. The student loan crisis is a major problem in our society.

The reason why Dave has his hand on his head here is because [the caller] Jeremy's solution to this problem was to take our more debt for a rental property that could earn him some extra \$ on the side...o help pay off his \$300,000 debt.

Let's just say Dave didn't think that was a wise idea.

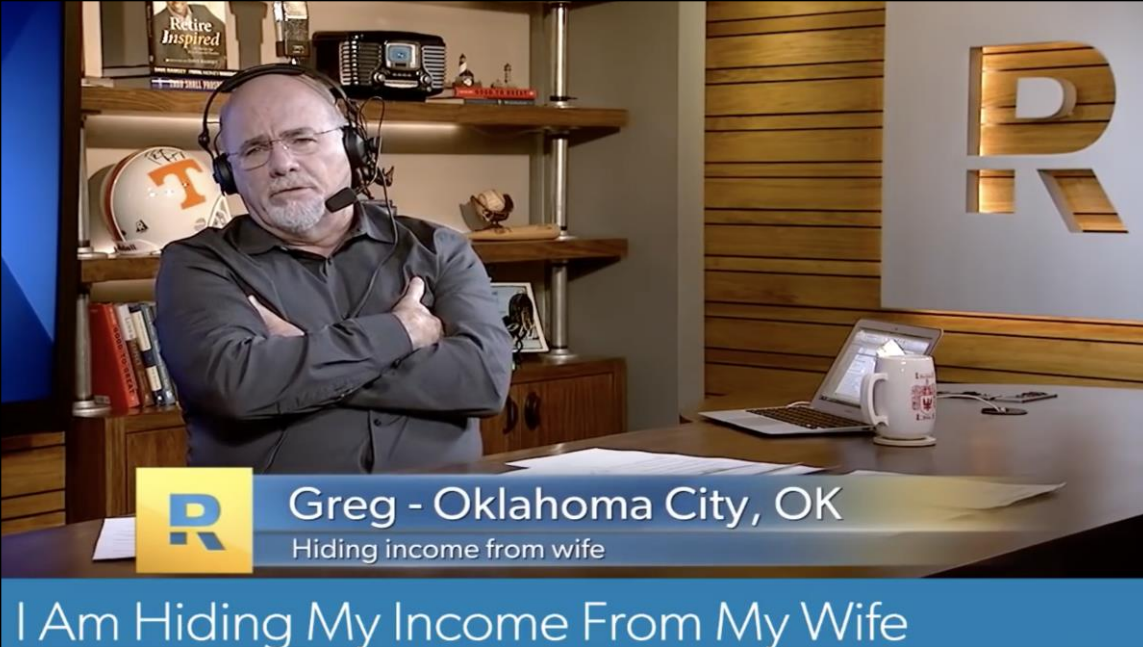
Dave gave Jeremy one wise word on wealth...NO!



Next, **I'm 14 and I have \$21,000 in Debt.**

Here you can see that Dave is in physical agony, as this 14 year old tells of how he borrowed \$21,000 from his brother and then lost it all...trying to get rich quick.

When Dave asked this 14 year old...why his parents didn't stop him, he said his parents thought it was a good idea.



Greg - Oklahoma City, OK

Hiding income from wife

I Am Hiding My Income From My Wife

Last one, Gregg from Oklahoma called because he was **hiding income from his wife**.

Married couples this is a big no-no!

You see, Gregg makes \$260,000 a year owning his own business. But he said he was dead broke. He claimed that his wife spent every penny he made.

So he started lying to her about his income so he could start saving for retirement.

You can't make this stuff up.



I share those examples to illustrate what many of us already know...we are not naturally wise when it comes to utilizing money.

And while we might not have these financial issues we just mentioned.....all of us can DO BETTER when it comes to managing the resources God has given us.

Many of us have had to learn the hard way how to become financially responsible and many of us are still in process.

But Church the good news is the Bible has a lot to say about the topic. God in his infinite wisdom knew we would struggle with this, and so he has armed us with WISDOM FOR LIVING in His Word.

1. Hard work and good decision-making usually lead to increased prosperity.

2. The Lord is angry with those who get rich by injustice.

3. The Lord is pleased with those who are generous to the poor.



And so this morning we are going to examine 3 more biblical principles *[building upon last week]* from the Proverbs concerning money.

1. Hard work and good decision-making usually lead to increased prosperity

2. The Lord is angry with those who get rich by injustice

3. The Lord is pleased with who are generous to the poor

Proverbs 6:6-11 (NIV)

⁶ Go to the ant, you sluggard; consider its ways and be wise! ⁷ It has no commander, no overseer or ruler,

⁸ yet it stores its provisions in summer and gathers its food at harvest. ⁹ How long will you lie there, you sluggard? When will you get up from your sleep? ¹⁰ A little sleep, a little slumber, a little folding of the hands to rest— ¹¹ and poverty will come on you like a thief and scarcity like an armed man.

#1 Hard work and good decision-making usually lead to increased prosperity.



But let's begin with that first point. **Hard work and good decision making usually lead to increased prosperity.**

And to illuminate what the scriptures have to say to us about this turn with me to Proverbs chapter 6...starting in verse 6.

Read:

Every single one of us has seen an ant hard at work. Every spring they are hard at work trying to get into my house 😊. In fact it seems like ants are always working at something.

I've never seen an ant on vacation...the concept of taking a nap has never occurred to any ant ever.

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#1 Hard work and good decision-making usually lead to increased prosperity.



This is why ants are a perfect example of a hard worker. They store provisions and gather at harvest time...they work hard while they can so when they cannot they are provided for.

Now clearly you and I are not ants. But I think Proverbs is highlighting a biblical truth from the natural world.

If we work hard utilizing the gifts God has given us...typically prosperity will follow. This doesn't mean we will end up with Bill Gates or Oprah money but certainly our needs will be taken care of.

Now, this Proverb contrasts the ant with the sluggard. Eww! That word sounds harsh...who is the sluggard?

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#1 Hard work and good decision-making usually lead to increased prosperity.



A sluggard is a person who has the ability to work but refuses to. They lack the drive, and personal responsibility to provide for their needs. They like sleep and dislike work.

Now I want to be clear that this isn't a reference to those who are disabled or have legitimate reasons for their inability to work. Fortunately we have systems in our society to protect those who cannot work.

But this Proverb shines a light on those who can work but choose slumber instead...and we are exhorted here to work hard and to make good decisions...as a means to become prosperous.



#1 Hard work and good decision-making usually lead to increased prosperity.



Here in America we have been blessed to be one of the most prosperous nations EVER.

Even secular social scientists and economists will credit that to the ***Protestant Work Ethic***.

Here is a reimagining of Michelangelo's most famous painting "The Creation of Adam". Where instead of God and Adam's hands touching...here God hands Adam a wrench 😊.

This symbolizing the sort of work ethic that built our country and in many ways sustains it to this day.

Proverbs 10:4

Lazy hands make for poverty, but diligent hands bring wealth.

#1 Hard work and good decision-making usually lead to increased prosperity.

Proverbs 13:11 (NIV)

Dishonest money dwindles away, but whoever gathers money little by little makes it grow.



Proverbs like *Proverbs 10:4 Lazy hands make for poverty, but diligent hands bring wealth.*

-and-

Proverbs 13:11 Dishonest money dwindles away, but whoever gathers money little by little makes it grow.

These Proverbs, these principles when applied across ones life **USUALLY LEAD TO INCREASED PROSPERITY.**

The reason why we say usually instead of definitely is because there are always exceptions. Remember from last week, these Proverbs are maxims not promises. They describe how the world typically works.



We can point to dispossessed people in every culture and society who have been unfairly held down, and whose poverty is systemic rather than a series of their own bad choices.

But I would also contend that ***even if we are placed in a difficult situation that doesn't mean that we cannot and should not continue to work hard to The Glory of God.***

Because often times God can and will work beyond our circumstances.

Illus:

You know I read a great story recently about how God took the hard work of a young seminary student and used it to not only bless him but many, many others.



Pastor Vernal Simms writes in a article entitled *From One Brother To Another*, [quote] “I grew up in a rough Boston housing project called Columbia Point in a family of nine children. Although I'd been a hardworking student, paying for college seemed impossible. But my mother's favorite expression was "Pray, and the Lord will make a way." I viewed that as good advice for other people. But when I decided to go to college and seminary, I had no other choice!

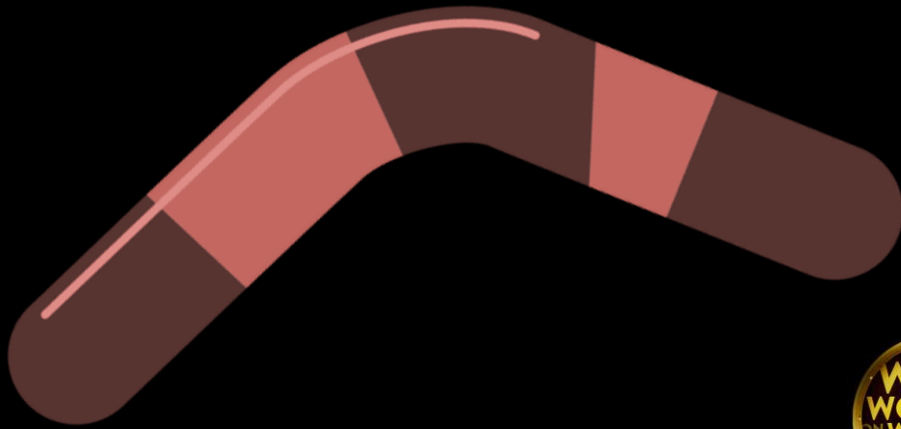
I packed for college and even went to orientation, but still didn't have any money. I'd thought I was going to have to pack up my belongings and make the 100-mile trip back home. But out of nowhere an heir to a corporate fortune heard about my efforts to get into school and decided to pay for my entire college and seminary education.”



After I graduated, I met with my benefactor to thank him for all he had done for me and asked him what I could do to pay him back.

Imagine me saying to a multimillionaire, "What can I do to repay you?" The man simply responded, "Help somebody else."

*Vernal concludes.... "I've spent the last 20 years in the ministry with that goal in mind. I've pastored in the drug-ridden, crime-infested inner city as well as well-manicured suburbs. **And I've learned that the blessing of God is like a boomerang.** As I've worked to help somebody else, the Lord has in return blessed me."*



And church I think his conclusion is dead on. God's blessing is like a boomerang, and what we glean from the Proverbs is that God blesses those who work hard in whatever context they find themselves in.

I know that many of you could offer up similar stories of working hard, and seeing that boomerang of blessing in your own life.

Friends, I want to encourage you that even if you think your hard work is unseen, God sees it, and his word is true...and He will bless the faithful.

The Lord is angry with those who get rich by injustice



Moving on to our second point.....if our first point was about the blessings that come with hard work, our second point is about the opposite.

The Lord is angry with those who get rich by injustice.

Illus:

You know, shortly after Kaely and I bought our first home, a little town house in Parker, Colorado. We were coming home one evening around 5pm, and a young man who looked like a salesman asked if he could have a moment of our time.

Now I'm not usually the type of person who talks with a door to door salesman but this guy was put together, he looked like the boy next door, so I figured I'd hear him out. After all his name was Smitty...I'd never met a dishonest Smitty.

The Lord is angry with those who get rich by injustice



Smitty told us that he had just sold 10 security systems in our community because people in the vicinity were concerned about the rash of break-ins.

He told us that he was almost done for the day, but since we were young and new to the community he'd give us a steep discount on a home security system.

Being newly married and trying to be responsible like my other neighbors we signed on the dotted line for the security system.

In a flash a bunch of dudes, were in our home and swiftly installed the system.

All good right?.....WRONG!

The Lord is angry with those who get rich by injustice



I am a sucker for a good deal, and so that evening when I went online to see how good of a deal I'd gotten, to my surprise Smitty didn't give us a good deal at all. I could have called ADT myself and received the same deal 😞.

And to make matters worse the rash of burglaries in our community.....also a lie.

He even lied about how many of my neighbors he sold to.

I called Smitty on the phone and asked him why he lied to me....and you know what he said...he said, "How else was I going to get you to sign on the dotted line."

The Lord is angry with those who get rich by injustice



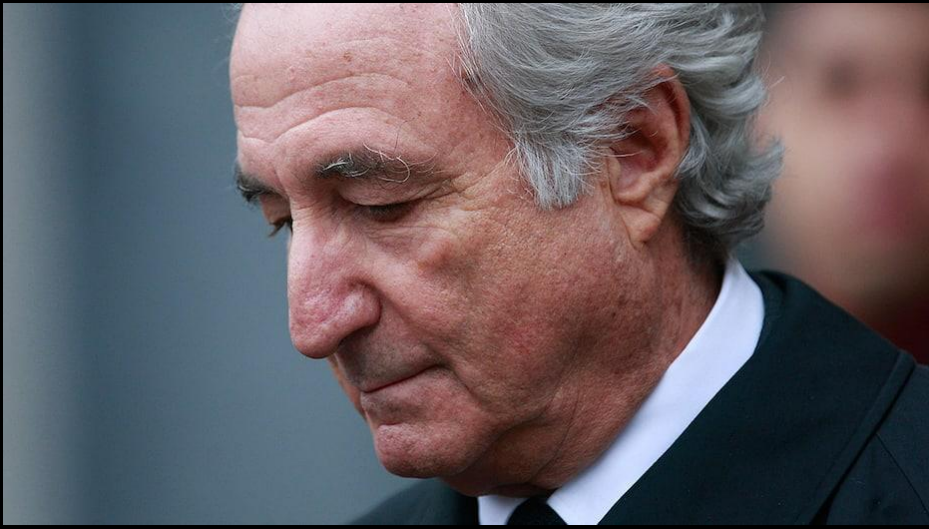
Now fortunately we had a 36 hour money back guarantee so we got our money back.....but the point of this story is Smitty was so blinded by the commission that he was willing to do whatever it took to make some money.

Now for the most part this is just a harmless story about what happened to Kaely and I.....but there are many people, influential people who operate on the same faulty principles as Smitty.

There are corporations that refuse to pay a living wage to it's workers, just because they don't have to.

There are those who prey on individuals with less information or understanding than them because it pays to prey on the weak.

Bernie Madoff 1938-2021



#2 The Lord
is angry
with those
who get
rich by
injustice



I was already planning on using Bernie Madoff as an illustration of this because in modern times there's hardly a better example...but as you may know Bernie died in federal prison this week, which makes the illustration that much stronger.

Bernie was in federal prison for stealing \$17.5 billion dollars from investors. In essence he would take money from people say he was investing it when in truth, he was using the funds to enrich himself and when necessary, pay out to those leaving the fund.

It was the biggest Ponzi scheme in history. And what makes people scratch their heads at this is why would someone who is already rich do something like this?

Well Proverbs gives us some insight into that....

Proverbs 21:6

A fortune made by a lying tongue is a fleeting vapor and a deadly snare.

#2 The Lord
is angry
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Proverbs 1:19

¹⁹ Such is the fate of all who are greedy for money; it robs them of life.



Proverbs 21:6 reads...

A fortune made by a lying tongue is a fleeting vapor and a deadly snare.

Meaning that those who profit off of lies will only gain a “fleeting vapor” short lived gains.

Proverbs 1:19 says,

¹⁹ Such is the fate of all who are greedy for money; it robs them of life.

One of the motivations that drives people to get rich off of injustice is that they want to live an even better life.....but in fact greed does the exact opposite. It robs us of life. It's like the boomerang analogy all over again, you cast the boomerang of greed and it returns as death.

Proverbs 21:6

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And I know what some of you are thinking...your thinking *“What are you talking about Pastor Todd, I know lots of greedy people who are still alive and well.”*

And you would be correct, in the short term. But when the scriptures talk about our lives, that doesn't just encompass this mortal experience.

The Bible describes how the soul of every man, woman and child lives on long after our bodies die, and while it might appear that there are those who have profited off of injustice and have **GOTTEN AWAY** with it. In the final analysis, ***No One Escapes God's Justice.***

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¹⁹ Such is the fate of all who are greedy for money; it robs them of life.



The reason why God's anger burns against those who get rich by injustice.....goes back to what Pastor Nate talked about last week.

Everything is God's...therefore when we are amassing riches, thinking they are ours...they really aren't ours at all.

Because God owns everything when he sees us lie, cheat and steal to gather up what isn't even ours...God sees this as an act that defies how he wants us to steward what is rightfully His.

The Lord is pleased with those who are generous to the poor.



And in our third point for this morning we are going to see one aspect of how we can steward what is rightfully His.

The Lord is pleased with those who are generous to the poor.

“If you are not generous, you’ve never really experienced the Gospel. If you feel guilty about how little generosity you show, you don’t understand the Gospel.”

J.D. Greear



One of my favorite pastors, Pastor J.D. Greear offers these challenging words concerning generosity, ***“If you are not generous, you’ve never really experienced the Gospel. If you feel guilty about how little generosity you show, you don’t understand the Gospel.”***

He goes on to explain his reasoning. Basically, the idea is this: It is impossible to really experience Jesus and not be radically generous in response.

First, a major component of what it means to be truly “saved” is that you realize His Kingdom is the most beautiful and lasting reality in your universe.

You begin to find your significance in it, not in what you possess. So, you don’t have to spend lots of money to add beauty and significance in your life.

“If you are not generous, you’ve never really experienced the Gospel. If you feel guilty about how little generosity you show, you don’t understand the Gospel.”

J.D. Greear



Second, you recognize Jesus, not money, is your security for the future. So, you don’t have to save extravagant amounts of money to feel secure.

Third, to be truly saved means you have some sense of how generous God has been to you. The Bible repeatedly says that the sign that you have tasted God’s grace is you become gracious.

Therefore, if you have tasted of the Gospel, you will be gracious. Instinctively.

Generosity will not be something you offer simply out of duty...it will leap from a thankful heart.

Proverbs 14:21

It is a sin to despise one's neighbor, but blessed is the one who is kind to the needy.

Proverbs 14:31

³¹ Whoever oppresses the poor shows contempt for their Maker, but whoever is kind to the needy honors God.



Two Proverbs that highlight the blessing of generosity in our lives are....

Proverbs 14:21 which says...

It is a sin to despise one's neighbor, but blessed is the one who is kind to the needy.

-and-

Proverbs 14:31 which reads...

³¹ Whoever oppresses the poor shows contempt for their Maker, but whoever is kind to the needy honors God.

And you see what we are told here is that blessing and honor mark the lives of those who are generous to those in need.

Proverbs 14:21

It is a sin to despise one's neighbor, but blessed is the one who is kind to the needy.

Proverbs 14:31

³¹ Whoever oppresses the poor shows contempt for their Maker, but whoever is kind to the needy honors God.



Church do you want to honor God...then take care of those less fortunate than you.

You want to be blessed of God...then bless your needy neighbor.

This is one of the ways we can STAND OUT as disciples of Christ.

Because you see we live in a world where people are motivated to do good things so that they can **be seen** and honored by friends, family, co-workers etc.



As an example of this...I don't know if you've seen this, but the video of this event went viral last summer. Here you have a woman *[not in work clothes]* holding a drill. So what's going on here?

You see this business was destroyed in the riots last summer and this woman wanted to have the ***appearance of someone who helped her neighbor in need.***

And so she asked the man who was actually boarding up the business if she could hold his drill while her friend took a picture for her to post later on Instagram.

Again...you can't make this stuff up.



After the picture was taken [*I kid you not*] she thanks the man hands the drill back to him, hops back in her Mercedes and takes off.

The man was standing there like....Whaaattt!?!?! I don't think he even understood what was going on.

I don't know what kind of boomerang is going to come back to this lady...but trust me it's not going to be good! God doesn't like FAKE GENEROSITY.

[Pause]

You see friends many in our society want to **appear** like they are helping those in need...but when given a real opportunity many are not so interested after all.

A Practical Guide To Biblical Generosity

1. Start paying attention to the needs around you



Ok so let's get practical, how can you honor God and help those in need?

1. Start paying attention to the needs around you

When you're having conversations with others, become a detective of their needs—even if they're unspoken.

Are your neighbors stressed about their trip because they're going to need someone to water their plants? Is there a family at your daughter's school that needs financial help?

Recognizing needs is a skill you develop by learning to pay close attention to the people God has placed on your path.

A Practical Guide To Biblical Generosity

1. Start paying attention to the needs around you
2. Give something up and divert that cash



2. Give something up and divert that cash

We all have things that we spend money on that would be better used for the Kingdom...identify those needless expenses and divert that money towards work that will bless those less fortunate than yourself.

Here at Brandywine we have a Love In Action Fund that goes to help people within our church and community who have fallen on hard times.

Maybe God might inspire you to divert some of your funds to help in this way.

A Practical Guide To Biblical Generosity

1. Start paying attention to the needs around you
2. Give something up and divert that cash
3. Get rid of everything you haven't used for a year



The next one is similar...

3. Get rid of everything you haven't used for a year

I must confess that Kaely and I desperately need to do this one. Since moving here 4 years ago we have boxes in our basement that we haven't opened since we got here.....which means we don't need whatever is in those boxes.

Go through the things you don't use...have a socially distanced yard sale...and use the proceeds to bless someone who needs it.

A Practical Guide To Biblical Generosity

1. Start paying attention to the needs around you
2. Give something up and divert that cash
3. Get rid of everything you haven't used for a year
4. Make giving your first priority



4. Make giving your first priority

With the best of intentions, we often tell ourselves that we'll give from what we have left when we've taken care of everything else.

The problem is that there's seldom anything left.

2 Corinthians 9:7 tells us, Each of you should give what you have decided in your heart to give, not reluctantly or under compulsion, for God loves a cheerful giver.

Decide a percentage you'd like to give, and do it first—right off the top. God's favor shines on those who are cheerfully generous.

A Practical Guide To Biblical Generosity

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2. Give something up and divert that cash
3. Get rid of everything you haven't used for a year
4. Make giving your first priority
5. Set aside time each week to pray for others



5. Set aside time each week to pray for others

Christians often tell each other, “I will pray for you.” And then we wonder how often it actually happens.

But bringing petitions to God on behalf of others is one of the most generous things we can do.

Set aside a specific time each week to pray for the needy, and asking for wisdom on how to help them.

If you commit to this, you will find you benefit as much as they do.

A Practical Guide To Biblical Generosity

1. Start paying attention to the needs around you
2. Give something up and divert that cash
3. Get rid of everything you haven't used for a year
4. Make giving your first priority
5. Set aside time each week to pray for others
6. Spend time with generous people



Last but not least.

6. Spend time with generous people

One of things that I have found over the course of my life, is that when I want to learn a disciple, I try to spend time with people who excel in that area.

Identify people who are generous and ask them, *“Where did you start? What advice would you give to someone who wanted to be more generous? How do you decide what and when to give?”*

Church, as we practice biblical generosity we authenticate our faith.



Because it's not that we just want to be generous for generosity's sake.

No! We are called to be generous because the one whom we serve is generous.

Jesus possessed more wealth and stature than we could ever imagine and he left it all to come serve us, die for us.

And now our Christian lives are to be lived to emulate His life, to sacrifice as He did, to work hard as He did, to be generous to those less fortunate just like He was.

Pray: