

Wise Words on Wealth, Part 3, 4/25/21

We are finishing up a short three-part series on God's wisdom from the Proverbs on money. Now we realize that when we talk about money in the church...or even outside of the church in the parking lot... some of us get uneasy. Let me ask you this question...is anyone currently driving a car that has a check engine light on? I once was driving my car and the check engine light came on and so I took it to the mechanic and he said- oh it's because your gas cap wasn't tightened all the way... seriously? Yeah, those check engine lights come on all the time, usually it's not a big deal. He should have never told me that. Several months later it came back on...not a big deal right? I didn't think much of it, next oil change I'll ask. So we pack up getting ready for our week vacation down the shore. Suitcases, chairs, shovels, bikes on the back... you already know where this is going, we get about 45 minutes in and now the check engine light is blinking...hmmm...never saw that before...looking in the manual, 10 minutes later it starts beeping and the car starts shaking violently- so we pull over on the side of the Atlantic City Expressway. We had to call the tow truck, get towed to the nearest dealership, ended up having to take everything from our Honda Pilot and put it into a loaner Honda Accord- having to leave a bunch of stuff behind...great, happy start to our vacation.

When we have a negative or uneasy reaction to the Bible's teaching on money, when we attempt to avoid it altogether, that's like the check engine light showing us something is off in our hearts. Maybe it is because we have made money into an idol and we don't like anyone, even God, messing with it, maybe it is because it is a point of major tension in our household, maybe we feel shame or anxiety because we haven't used it well, or maybe we are insecure about it because we feel financially illiterate. Well the Proverbs can be like a good mechanic that can properly diagnose and treat our issues with money so that we can have a healthy, balanced Biblical worldview on money...that won't leave us stuck in the side of the road.

And that is what we have seen so far in the Proverbs. Let's review:

1. God owns everything...including you and your 401k.
2. Money-too much or too little- increases temptations.
3. Don't worry about keeping up with the Joneses.
4. Hard work and good decision-making usually lead to increased prosperity.
5. The Lord is angry with those who get rich by injustice.
6. The Lord is pleased with who are generous to the poor.

Principle #7 There are more important things than money.

I know we've been talking about money these three weeks. And yes Scripture has a lot to say about it. Yes, it has great power to do good and evil. HOWEVER, Proverbs tell us that money needs to be put in proper perspective.

Money is inferior to wisdom.

Proverbs 8:10-11 *Take my instruction instead of silver, and knowledge rather than choice gold, for wisdom is better than jewels, and all that you may desire cannot compare with her.*

Money can pay for your school, but it can't give you an education. Money can't insulate you from bad decisions, it can't help you choose whom to date or marry, how to vote, how to navigate a year like the one we've had. Only God's wisdom can help you discern the course of your life.

Money is inferior to the fear of the Lord.

Proverbs 15:16 *Better is a little with the fear of the LORD than great treasure and trouble with it.*

Money is inferior to humility.

Proverbs 16:19 *It is better to be of a lowly spirit with the poor than to divide the spoil with the proud.*

In my former life, part of my job would to wine and dine high net-worth clients... often it was listening to them drone on and on about how great they are... I don't remember anything about those people. But I will never forget the meal with a family in humble home in Eburru Kenya. Though we didn't have steaks and wine, what we shared was far greater, in a common joy in the Lord, in a genuine care for one another.

Money is inferior to relationships.

Proverbs 15:17 *Better is a dinner of herbs where love is than a fattened ox and hatred with it.* The Beatles said it- Money can't buy me love. Money can buy a house but not a home. 1K can't buy you a hug from your grandchildren right now... No one ever gets to the end of their lives and says, "I wish I would have grinded more at the office so I could have bought that Gucci bag." I wish I would have spent more time in relationships.

Check engine light: If you find that your household is dominated by the topic of money, that you don't have enough, you how you are spending or what you want to purchase or getting more of it or the stock market, if your emotions are dominated by the status of your money...It's an indicator that it needs to be right-sized. For every 1 look to your bank account, 10 looks to the Bible. For every 1 "How much did that cost?", 10 "Do you know how much I love you?"

Principle #8 Debt steals our freedom.

Proverbs 22:7 *The rich rule over the poor, and the borrower is the slave of the lender.*

Solomon isn't telling us the way it should be, but rather the way it often is living in a broken world with sin, and the extricable relationship between wealth and power. Second half of this verse gives us the principle: Debt should be avoided. Especially unnecessary and high interest debt, credit cards, car loans. Why? It is a form of bondage. It steals our freedom to be generous, to make unhindered decisions. Let's say you really dislike your job but it pays well, you would really like to take another job that pays 10k less...but because you have lots of debt you feel like that option is off the table. Many live highly leveraged-when our debt outweighs our equity and worth. Listen to Solomon's instruction to his son about being in debt:

Proverbs 6:3-5 *You will be under the power of other people, so you must go and free yourself. Beg them to free you from that debt. Don't wait to rest or sleep. Escape from that trap like a deer running from a hunter. Free yourself like a bird flying from a trap.*

The hyperbole here is for emphasis...don't sit on your hands! **Check Engine Light**- What is your attitude toward debt? Are you sitting on your hands, avoiding thinking about how much of it, taking on more of it not thinking it's OK? Make this practical- Read Dave Ramsey, Take Financial Peace 101. Make goals and a budget (spend less than you make), sell stuff, consider instead of the more expensive vacation- do something simple and sweet, clip coupons, find deals...don't buy those new shoes, work hard. "Beg them to free you" Look for a way out of the debt- is there a lower rate available, credit card forgiveness program, a grant or scholarships? What about a financial benefactor who can sponsor or partner with you? Some of us feel like our situation is just overwhelming. The reality of the broken world we live is life is not always fair. You might have been dealt a really bad hand in life. Maybe like you are swimming hard in the ocean but the undertow just keeps taking you further- you need a life raft. Don't be too proud. Love-in-action fund. Connection Card on your app.

Now we aren't asking you to do anything we aren't willing to do. Do you know that in 2015, we owed almost 5M debt on this building...lots going to interest. We met as a leadership team- we made a covenant at that time that we are going to take stewardship principles seriously. We are going to make a plan, we are going to spend less, we are going to be aggressive with paying off debt, we decided not to purchase the property next door, we were going to challenge ourselves to pay it down. Do you know that today- we are almost at the finish line? We have less than \$500,000 to go and almost all of it is going to principle. And even though we have been aggressive, God has continued to bless, every one of the last 5 years we have ended the year in the black and with overage...Maybe by the end of this message we will pay it off, wouldn't that be amazing? This leads to...

Principle #9 You can't out give God.

The Proverbs consistently affirm this Biblical principle: that our generosity to God unlocks and encourages God's far greater generosity back to us. This is the boomerang principle that Todd talked about last week.

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

Proverbs 11:24 *One person gives freely, yet gains even more; another withholds unduly, but comes to poverty.*

Proverbs 22:9 *The generous will themselves be blessed, for they share their food with the poor.*

Now, let's make sure we clarify our expectations so we don't end up with an unbalanced, unbiblical understanding of how this principle works. Under the Old Covenant- God made a covenant to Jewish people- that obedience (including generosity, tithing) would result in prosperity. "If you are generous, even if you don't have much- never worry you can't outgive

me!” Deut. 28- increase cattle, crops, you will not be the debtor, but rather the lender, even your clothes won’t wear out as fast...(we could use some of that right now with boys getting holes in their socks). Now this wasn’t just some bargaining chip for God- God had a missional purpose in this. When the nations surrounding you see the blessing, a blessing that doesn’t make any logical sense considering how small of a nation you are, how you came from nothing, from slavery in Egypt...that they will say- who is this God that they worship and be drawn into the lovingkindness of God. Now we get into the New Covenant- The principle remains the same- you can’t outgive God. Our generosity to God unlocks and encourages God’s generosity to us. However, there is no covenant of financial prosperity, God’s promises are often spiritually fulfilled.

2 Corinthians 9:8-9 Paul is encouraging the financial giving of this church. And here’s how he motivates them to give.

⁸ And God is able to bless you abundantly...Is this a promise that God will make you rich? Socks won’t wear out? ...so that in all things at all times, having all that you need, you will abound in every good work. ⁹ As it is written: “They have freely scattered their gifts to the poor; their righteousness endures forever.”

God is able to supply us with everything we need, so that we can continue to be generous. Don’t worry, we are never in danger of exhausting God treasury. But also that God’s blessing comes in many flavors. Sometimes financial, but always spiritual. Abound in every good work, in righteousness, in joy. Most joyful people are the most generous people.

What if you began to give like Proverbs says- first-fruits?

“Me-first” living with some leftover giving.¹

1. Live 2. Save 3. Give

Welcome to average living...But if you don’t want to be average.

“Seek-ye-First” living

1. Give 2. Save 3. Live

Check Engine Light: Does that sound crazy to you, give you anxiety? This is a faith proposition. Some of us have been blessed so abundantly Tithe of 10% is just training wheels, you have the ability to give far more than that. Now some of you are starting for zero and it’s overwhelming. The thought of 10% tithe sounds daunting and scary to you. Just start somewhere. \$20 challenge. App- for six months set up auto-giving \$20 per month from your bank. Start somewhere, and begin increasing... Text Brandywine to 77977. You don’t want to give to Brandywine? That’s fine too.

Principle #10. Money cannot give you ultimate security.

One balloon that the Bible always pops is this.²

¹ Andy Stanley, Money Talks Series

² Kevin DeYoung quote, talk on money from Proverbs

Proverbs 11:28 *Whoever trusts in his riches will fall, but the righteous will flourish like a green leaf.*

Relying on wealth is like when we read about Israel relying on Egypt for security. And when we read that we are like, “What is wrong with you?” Don’t you know God is going to provide? He keeps doing it! And yet we easily do the same thing. Is this not a great temptation, especially in wealthy, middle, upper class America? To trust in the false security of wealth? We feel safe with money...no matter what happens in the world I will feel safe and secure. Isn’t that why we feel troubled about giving it away. It’s fear, not stinginess.³ But then we find ourselves in a pandemic that money can’t shield us from. Or a diagnosis no money can cure. Or the uncertainty of stock markets and economies, loosing a job. It can’t shield us from pain. And ultimately, finally- it can save us from the insecurity of death.

Proverbs 11:7 *When the wicked dies, his hope will perish, and the expectation of wealth perishes too.*

Check Engine Light: Has money become a source of ultimate hope in your life? If you make money the bottom line in your life...the thing that gives you hope, pleasure, satisfaction, meaning... your hope dies when you do. You can clutch the pursue, but it’s not coming with you.

Ahh...but we know the secret to security. In Jesus, our names are written in Heaven! 2 Corinthians 10:17 “Let the one who boasts, boast in the Lord.” Money can’t give you any of the things you ultimately need. It can’t make you holy. It can’t make you righteous. It can’t save you from your sins. Jesus’ generosity can save you from your sins.

So what is your next step? Make a budget? Make a plan to pay off debt? Start giving or increase giving by faith? Address what is causing the check engine light to go off? Maybe it’s something drastic that needs to be changed.

³ Tim Keller idea from Sermon on Money from 1 Timothy.