

PROVERBS

“Wealth”

Proverbs 10:22; 11:1; 28:11; 10:15; 11:18; Luke 16:13

Delivered during the COVID-19 pandemic via Livestream at Central Baptist Church on March 21, 2021, by Pastor Steve Edelman

(TITLE SLIDE 1) INTRODUCTION:

Good morning everyone. Thank you for joining us online. We are so glad you are with us. My name is Steve, and I am one of the pastors here at Central. We are in the middle of a series on Proverbs and this morning we're looking at what it means to be wise with our wealth.

STORY: I was carpooling in Vancouver with another staff member back when you could carpool, and the conversation went from light-hearted jokes to a deeper conversation about money. The question that sparked this conversation was: **If someone handed you 1 million dollars, what would you do with it? What about 10 million?** You start to dream and imagine what it would be like? Then you remember that you need to be Godly! Right! In the conversation, some of the answers included things like I would just donate it all to a Christian charity because I don't trust myself. Or I would enjoy some of it by seeing the world. But of course, I would give 10 percent of the amount to the church and invest the rest so I could continue to support other charities.

So, how about you? What would you do with 10 million dollars?

Realistically, most of us will never have to deal with that particular conundrum. But we do need to manage the finances we do bring in and all the various struggles attached to that. Whether you have a little or a lot what does it mean to be wise with what God has given us? **What does the Bible say about money?** Does it really matter if I buy a new item on Amazon? Does God care about my car payments or how many subscriptions I have? The upgrades? The eating out? The new clothes? How much is too much? How much is not enough? At what point does it cause problems for us?

Today, I want to talk about wisdom on how we handle our money and belongings. Are we being wise or unwise? **I want you to see that there is a powerful connection between our spiritual condition and how we use our money.** The

question that I want us to soak in is: **Are we being faithful with what God has given us?**

(SLIDE 2) Today, I will be borrowing from Tim Keller and talking about three things:

1. **THE GIFT OF WEALTH**
2. **THE DANGERS OF WEALTH**
3. **THE TRUE BLESSING OF WEALTH**

First, to be faithful, we must recognize that wealth is a gift from God.

1. **THE GIFT OF WEALTH (SLIDE 3)**

(SLIDE 4) Look with me at Proverbs 10:22 says, "The blessing of the Lord makes rich, and he adds no sorrow with it."

Notice, "the blessing of the Lord makes rich..." Proverbs is saying that there is a connection between the blessing of God and our richness or wealth. The Hebrew word for 'makes' means to gain or receive from God. In other words, the blessing of God is that we gain or receive from God.

If we go back to the beginning of creation, God's original design for creation and humanity was to experience prosperity, peace, and fulfillment. But that design was ruined when sin entered into the world. So, to receive the blessing of God is to restore His favor of His inherent goodness after the fall.

But God's blessing goes well beyond material things. We may be blessed with friendship, health, creativity, intelligence, talent, or even good looks. Above all, Proverbs references the ultimate blessing as a relationship with God as being better than fine gold. Notice, that the emphasis is that all good gifts come from God. Let's keep reading.

(SLIDE 5) The second half of Proverbs 10:22 says, "The blessing of the Lord makes rich, and he adds no sorrow with it."

What does "he adds no sorrow with it" mean? It's talking about the sorrow of painful hard work and overloading yourself for personal gain. The author of Proverbs is talking straight to the workaholic because they need to sort out their priorities. He is saying that there is a point that you can go too far for the wrong reasons and neglect the other good gifts in life. In other words, God condemns self-wounding labour for the sake of gain. Why? Because **the wise person works hard but doesn't add sorrow to**

themselves and others by overworking. But they simply work hard and let the blessing of the Lord determine how wealthy God given work makes them.

But here is what happens. Many of us like to say that it's just simply a matter of my hard work. Look at what I accomplished. Here is what I did. Right? But Proverbs and the rest of the Bible says, no, it's also a matter of your circumstances. It's a matter of your skills and opportunities, and God gave those to you. **If you have more wealth than someone else, it's because you have had privilege, more education, talent, inheritance, or breaks in life than the next person. It's because God has blessed you with gifts. Everything you have is a gift from God.**

(SLIDE 6 – all verses) Look with me at James 1:17, which says, “Every good gift and every perfect gift is from above, coming down from the Father of lights...” Psalm 50:10-11 says, “For every beast of the forest is mine, the cattle on a thousand hills...” Psalm 24:1 says, “The earth is the LORD's and the fullness thereof, the world and those who dwell therein...”

To be blessed by God means that we are on the receiving end of His good gifts. Let's go right back to the beginning.

(SLIDE 7) Genesis 1:26 says, “Then God said, “Let us make man in our image, after our likeness. And let them have dominion over the fish of the sea and over the birds of the heavens and over the livestock and over all the earth and over every creeping thing that creeps on the earth.”

What does it mean to have dominion or rule over God's creation? It doesn't mean that you can rule over creation in such a way that you can abuse it. That would be inconsistent with God's character. In other words, we have a God-given responsibility to manage all the gifts that God has given us. We need to do it in a way that honours God.

(TITLE SLIDE 8)

But God doesn't give up ownership of something when he gives it to you. Everything you have is not only a gift of God, but you have a divine responsibility to use it well. For example, we are more like financial advisors who manage God's wealth and resources for His Kingdom than someone who wins the lottery and spends it all on themselves. We are called to be good stewards.

ILLUSTRATION:

In grade 9, I used to deliver the newspaper in the morning as early as 5:00 am. Part of the job was to collect the money from the customers rather than getting a paycheck. I had to manage that part of the job or I would not get paid. Over the months, I would put all my hard-earned money in an envelope and hide it. As the stack of money grew, I would organize it by bills and count them. At one point, I had around two thousand dollars of cash and realized that I needed to put it in the bank. I remember my parents being proud of my accomplishments. However, my mother said that you need to give 10% back to God as your tithe before you put it in the bank. I remember thinking, do you know how hard I worked? Really? I had these things that I wanted to buy. When it came time to put it in the offering, I held on to the money tightly and struggled to let go. But I did. At that moment, I learned that God was the owner. But, I also learned what it means to be responsible and manage God's resources.

APPLICATION:

(SLIDE 9) Tim Keller says, **"If you deny the money manager role God has given you and you think of yourself as just an owner of everything you have, if you basically use it for yourself except for some very small amount you give to charity, do you know what you're doing? You're unraveling God's creation. You are plundering it. You are pillaging it. You are leading to the disintegration of it, and you're defrauding your investor. That's a great cosmic evil. Isn't that something? That's not just stinginess."**

Some of us need to be reminded this morning that we are managers of God's money or financial stewards of what He has given us. As Luke 16 says, **"If you are faithful in little things, you will be faithful in large ones."** This is why we need to learn how to budget, invest, and plan. Some need to learn how to get their debt under control to be faithful with what God has given them. Our culture says take care of yourself first and if you have something left give it away. Here is what many of us say, "I have nothing to give," because I have spent on cars, clothes, coffee, entertainment, phones, computers, and so on. We have nothing to give because they are never done spending. Yes, we run out of money, but it's not because we didn't have enough. It's because many have not learned what it means to manage God's resources.

As you can see, to be faithful to what God has given us, we must recognize that wealth is a good gift from God.

Next, to be faithful with what God has given us, we must recognize the dangers of wealth.

2. THE DANGERS OF WEALTH (SLIDE 10)

The book of Proverbs talks about the dangers of wealth in many ways. I want to quickly drive by through a couple of Proverbs and then a deep dive into the last one.

a) Money can make us dishonest (SLIDE 11 – point and verse)

Look with me at Proverbs 11:1, which says, “A false balance is an abomination to the LORD, but a just weight is his delight.”

Money has the power to corrupt your integrity. In ancient times, precious metals would be weighed with stone weights on one side of the scale and silver on the other to determine payment. A dishonest person would tamper with the weights or scale to get more money. This passage is talking about manipulating the system or the terms to put more money in your pocket. It’s like cheating on your taxes or taking company property home. It is astonishing how many good people will make compromises for more money.

b) Wealth can make us proud (SLIDE 12 – point and verse)

Look with me at Proverbs 28:11, which says, “A rich man is wise in his own eyes, but a poor man who has understanding will find him out.”

The idiom “in his own eyes” means in his own opinion. The rich person thinks that they are wise because they are rich, they made all the right choices. Rather than acknowledging the many factors outside your control that brought you blessing, even with all your work, you attribute it all to your cleverness and discipline. Money doesn’t make you wise and there are countless examples of this. In many cases, with lots of money comes family and relationship problems. Thus, you become wise in your own eyes, the essence of foolishness.

c) Wealth can become your identity (SLIDE 13 – point and verse)

Look with me at Proverbs 10:15, which says, “A rich man’s wealth is his strong city; the poverty of the poor is their ruin.”

A rich man or woman’s wealth is their strong city. The strong city is a metaphor for security. In ancient times, because walled and fortified cities were so safe, the

wealthiest wanted to live in them, and the poor could not afford to. **The city-dwelling meant high status.** But Proverbs 10:15 does not say merely that the rich live in the city. It says their wealth is their city. That is, wealth can become your identity. When wealth becomes your identity, you come to feel that people are not just below you economically; they are below you. This is spiritually fatal. Why? Because we either have this idea that **you are prosperous and successful, or you are nothing.** The amount of money that you have determines your value or worth as a person. How much is enough? Wealth seems to have this power over us as it whispers the more you have, the better you are.

(SLIDE 14) Notice in Proverbs 18:11 it says, “**A rich man’s wealth is his strong city, and like a high wall in his imagination.**”

We imagine all the ways it will save us and make our life better. Proverbs is saying that everything you are building for you is nothing but a mirage. It’s more like a house of cards, and at the end of your life you will have to give an account for it.

(TITLE SLIDE 15) **All our daydreams and fantasies about accumulating more not only show us that wealth can be an idol, but they can also reveal our other idols to us. What your heart most loves and adores, what it most rests in, is where you most effortlessly, joyfully, almost addictively spend your money.**

This is why some people put their money into savings, in order to feel safe. They don’t invest or participate in what God is doing because the saving account is the idol. Others put it most readily into clothing or things that make them appear attractive and sophisticated in order to get people’s approval and admiration. Others put it into homes and membership in clubs to get status and power. This is why Jesus said, “**Where your treasure is, there your heart will be also**” (Matthew 6:21). What will help break the hold that money has on our hearts?

For some people, money serves as an approval idol. For some, it’s a security idol. For some, it’s a control idol. The point is if you find it much, much easier to spend money on anything rather than to give it away to charity and ministry, you’re enslaved to an idol. Your money is in a treasury, your money is in a temple, but it’s not God’s. That’s why money has the power over you that it does.

You know what? Money can't possibly give you what you think it's going to give you. The idols you're using money to get never give you security. Yet, we live like money can make you secure!

ILLUSTRATION:

(SLIDE 16) A professor named Dr. Leitch said this to his students, **"Let me just remind you of something. We're all on a little ball of rock called Earth, and we're spinning along through space at zillions of miles an hour. Even if we don't run into anything, eventually, we're all going to die. That means under every single one of us, a trap door is going to open, and we're all going to fall off the ball of rock. Underneath will either be the everlasting arms of God or absolutely nothing."**

The biggest savings account in the world cannot stop cancer. It cannot stop traffic accidents. It cannot stop broken hearts. It can't give you any of these things that only God can give you. He's the only security you have. He's the only significance you can have. He's the only love you can get that you can't lose.

(TITLE SLIDE 17) APPLICATION:

How often do people confess greed? It's usually pride, anger, envy, sexual sin, but not often greed. In Luke 12, Jesus says, "Watch out for all kinds of greed. Watch out for all the forms it takes." Is there any place where Jesus says, "Watch out for all forms of adultery"? No. Do you know why? Is it because adultery is okay? Of course not. This is why the Bible talks many more times about money than sex: not because money is really more important than sex but because you're blind to it.

When you're committing adultery, you know you're doing it. You don't say, "Oh, you're not my wife." You know it's not your wife. You know it's not your husband. Jesus doesn't have to say, "Watch out. You might be committing adultery and not know it." **You know it. What is he saying when he says, "Watch out for all kinds of greed"? Why does the Bible keep talking about it? Because you almost never know you're committing greed and materialism.**

Lastly, to be faithful with what God has given us, we must recognize the true blessing of wealth.

3. THE TRUE BLESSING OF WEALTH (SLIDE 18)

a) The truth about money (SLIDE 19 – point and verse)

Look with me at Proverbs 11:18 says, “**The wicked earns deceptive wages, but one who sows righteousness gets a sure reward.”**

What does it mean to sow righteousness? It means to invest in “right living” or living like Jesus as the Spirit of God is at work in your heart. When we seek righteousness, it’s a sign that you are living for God. The only solution to breaking the power of money over you is to see yourself rich in Christ. It’s when we truly and deeply realize that we are “rich in God” and that His plan and ways are better than accumulating things. Why? Because wealth on earth brings us some short-lived status and some short security.

In other words, without a relationship with God, your income is creating a incorrect sense of security. Why? As we have seen, money’s spiritual power lies in its ability to make us think it can give us far more than it can. **We slip into believing that we could have a better life if we had just a little bit more. We think that money will somehow bring a life of peace, comfort, and satisfaction, but that is not true at all. But when you get an honest perspective from those who are rich, they will tell you the more wealth that you have the more grief you may experience. Are people who have more really happier or have more joy? No, because we can only experience that by surrendering it all to Christ.**

When we understand that it’s Christ that makes us rich because he was generous to us, we become generous to others. We can experience the true blessing of sharing wealth.

b) The true blessing of sharing wealth (SLIDE 20 – point and verse)

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

This passage is saying is that it’s the generous that will be blessed when they share their food with the poor. **How are the generous blessed? First, generosity breaks the power of money over you and may make you wiser in your financial dealings. But also, the blessing here is surely the increase in the true wealth of love. As humanity, we feel the richest when we most love and are loved. Far-reaching generosity is an act of love towards God and toward others as a vehicle to increases love. It moves**

us from seeing money as a currency of status and power to instead seeing it as a currency for loving God and others.

(TITLE SLIDE 21) We love God with our money when we treat it as His, not ours, and send it out to the things he loves. We love people with our money when we heal and repair lives with it. What does it mean to become truly blessed? It means to become more like God. God originally gave us our own lives. Then he gave us his Son's life. **The more we give away, the more like our God we become. And that is blessed.**

How do we do this? Here's how you do it. We all need to come to the cross. When you see Jesus dying on the cross for you because you were the "true wealth" of his heart, then, and only then, will he become the "true wealth" of yours. When you see that he made *you* the prize of *his* heart, you then **make him the prize of your heart**, and **suddenly start to see money for what it really is. A temporary resource of this world.** When you realize this, money will not become your security; things just become things. *He'll* be the security, **and you'll be free.** You'll finally be free. We need to less time with the calculator and more time at foot of the cross.

(SLIDE 22) In Luke 16:13 Jesus says, "No servant can serve two masters, for either he will hate the one and love the other, or he will be devoted to the one and despise the other. You cannot serve God and money."

Jesus makes a critical statement in which you are faced with an important choice of allegiance. No one can serve two masters. We all have made a choice to serve God or money. You cannot love both. We will be devoted to one or the other. If God is our master, then our resources we receive are a gift from God to be used to better our community with the gospel.

(SLIDE 23) Larry Burkett says, "When we surrender every area of our lives - including our finances - to God, then we are free to trust Him to meet our needs. But if we would rather hold tightly to those things that we possess, then we find ourselves in bondage to those very things."

If Christ is not Lord over our money and possessions, he is not our Lord. Are you handling them in a way that reflects His desires and values? Are you being wise? The

true blessing of wealth is not keeping it all for ourselves. God is calling you and I to be responsible stewards who participate in what God is doing.

Is it wrong to buy a coffee? Or to eat out? No. We can enjoy God's good gifts without feeling guilty. One hand, some people need to hear that it's okay to enjoy God's good gifts. On the other hand, some people need to learn how to manage their resources so they can be generous and experience God in new ways.

(SLIDE 24) Randall Roberts says, **"We must invest more in eternity than we do in tomorrow. How? By investing more in people than in things, by investing more in the soul than in the body. Christ clearly states that there are some things that last, and some that don't."**

CONCLUSION – Worship Team.

The gospel calls us to an inner-person response of turning away from building our own kingdom and turning to adopting God's kingdom values. This is possible only as we accept the deep love of Jesus and turn from sin. **It's out of a changed heart that we can be generous and good stewards of what God has given us.** The gospel moves us from being a self-centered person to a generous invested person. When we know and understand this love - we want to become good stewards so we can pass on the love that has been given to us.

Which brings me to the question - **How do you serve God with everything we have?** What does it look like to be a good steward for the sake of Jesus?

(SLIDE 25 – include title and points)

HOW DO WE BECOME RESPONSIBLE STEWARDS?

We participate by using our God-given:

- 1. Time**
- 2. Gifts and talents**
- 3. Money** (tithe and give to others in need)
- 4. Homes and Possessions**
- 5. Relationships** (Invest in relationships for the sake of the gospel)
- 6. Get Creative** (start something or support a ministry)
- 7. Pray** (see what God leads you to do)
- 8. Our entire lives**

ILLUSTRATION: HOT POTATO GAME

- God is telling you to pass something along and when it moves along it brings joy to others!

We get a really great picture of what this looks like in the early church as people were radically generous in their community and with one another.

(SLIDE 26) Look with me at Acts 4:34, which says, “³⁴ There was not a needy person among them, for as many as were owners of lands or houses sold them and brought the proceeds of what was sold ³⁵ and laid it at the apostles’ feet, and it was distributed to each as any had need.”

What if we unselfishly collectively used our resources to reach our community? What would happen? **Again, this doesn’t mean that we have to give ever dollar away. But this means that we can do a lot more to transform our community with generosity.**

Are you being faithful with what God has given you?

In Closing, here are a couple of questions for reflection:

(SLIDE 27)

- 1. How can you be faithful with what God has given you? What is one thing that God is calling you to do today?**
- 2. What are you chasing in this life? God or money?**

(TITLE SLIDE 28)

Prayer:

God give us a bigger vision for what you want to do in our lives and in our city. I recognize that it starts by fully surrendering our idols and the things that we make more important to you. Thank you that Jesus gave His life, so that we can find true wealth and experience something more meaningful. Help us to deeply understand what He did for us; we start to join in with our God given resources to spread the good news. The good news is that you can be free from chasing the dollar and experience His love and joy right now and for eternity.

Benediction:

1 Cor. 15:58 - Therefore, my beloved brothers, be steadfast, immovable, always abounding in the work of the Lord, knowing that in the Lord your labour is not in vain.