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Proverbs #6

Sermon Summary #6

Wisdom and our Wealth

Proverbs 30:7-9

All of God's Word is true and all of it is designed to change us both in terms of our inward character and our outward conduct. But there are some truths in Scripture that have a unique capacity to radically transform our lives. They literally revolutionize not only how we think and view the world, but also how we live in it. When properly understood they affect not only our understanding of God and our relationship with him but also how we interact with one another and the quality of life day in and day out.

One of those truths is most clearly stated in 1 Chronicles 29. This is the chapter in which David describes the almost unimaginable generosity of God's people in sacrificial giving so that the temple might be brought to completion. After listing the amount of gold, silver, and precious stones contributed by the people, David makes this statement:

"But who am I, and what is my people, that we should be able thus to offer willingly? For all things come from you, and of your own have we given you. . . . O Lord our God, all this abundance that we have provided for building you a house for your holy name comes from your hand and is all your own" (1 Chron. 29:14, 16; cf. 1 Sam. 2:7).

David couldn't have been more clear. His point is simply that the reason why he and the people of Israel gave so generously is that they recognized that ***all wealth comes from God***. "All things come from you," said David. And then he declares, and I'm translating this literally, ***"from your hand have we given [to] you."*** Whatever our hands brought to you was first in your hand. You own it all. And you graciously and generously gave it to us so that we now can give it back to you. This is the same principle we read about in Proverbs 10:22 - ***"The blessing of the Lord makes rich***, and he adds no sorrow with it."

For some people that is little more than a religious cliché. "Sure, sure," they are quick to confess, "whatever I have came from God." But you wonder, when you hear them say that, if they really mean it; you wonder if they understand the profound implications of that truth. Most likely they don't. Most likely the majority of Christians in our churches today have no idea of the radical and genuinely life-changing reality that literally everything they own is a gift from God. They will say as much, but under their breath and in the back of their heads what they are really saying is: "Yeah, but I worked my tail off to earn that paycheck. I made sacrifices. I studied hard in school. I saved and invested wisely. I deserve what I've got. So, yeah, yeah, God, I'm sure you had something to do with it, but the bottom line is that the buck stops with me. I'm ultimately responsible for whatever wealth I've amassed."

If a man or woman believes that, it will have monumental practical effects on the way they use their wealth and how they conduct themselves during the course of their earthly lives. Knowing now that all of our wealth is ultimately because of God's generosity and not our ingenuity, let's turn to Proverbs for practical guidance on how best to use it and enjoy it. I've got ten points to make.

(1) Generally speaking, and all other things being equal, wealth is the reward for diligent and honest labor. Conversely, poverty is the consequence of dissipation, deceit, and sloth

"A slack hand causes poverty, but the hand of the diligent makes rich" (Prov. 10:4).

"Love not sleep, lest you come to poverty; open your eyes, and you will have plenty of bread" (Prov. 20:13).

"The plans of the diligent lead surely to abundance, but everyone who is hasty comes only to poverty" (Prov. 21:5).

"Whoever works his land will have plenty of bread, but he who follows worthless pursuits will have plenty of poverty. A faithful man will abound with blessings, but whoever hastens to be rich will not go unpunished" (Prov. 28:19-20).

Be wary of the "get-rich-quick" scheme. Wealth built up over time by careful and cautious labor will abide.

(2) Be diligent to keep money in perspective, always alert to what is of greater value

(1) Wisdom is of greater value than riches

"Blessed is the one who finds wisdom, and the one who gets understanding, for the gain from her is better than gain from silver and her profit better than gold. She is more precious than jewels, and nothing you desire can compare with her. Long life is in her right hand; in her left hand are riches and honor" (Prov. 3:13-16).

"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" (Prov. 8:10-11; see also 8:18-21; 20:15).

These verses do not devalue gold and silver, as if they are worthless. Far from it. If the comparison is to have a point, one must assume the great worth of these commodities. They are not incompatible with wisdom provided they exist and are used within a framework in which wisdom is superior. His point is that there is a profit that accrues

from wisdom that far exceeds the value of monetary gain. It is better to be wise and live in modest means than to be a rich fool!

“How much better to get wisdom than gold! To get understanding is to be chosen rather than silver” (Prov. 16:16).

Don’t forget who wrote this: **Solomon!** “At Gibeon the Lord appeared to Solomon in a dream by night, and God said, ‘Ask what I shall give you’” (1 Kings 3:5). Solomon was offered a blank check with God’s signature on it! “Whatever you ask for, it’s yours,” said God. Now note closely what Solomon said in response. After confessing his inability to lead the people of Israel, Solomon made this request:

“Give your servant . . . an understanding mind to govern your people, that I may discern between good and evil, for who is able to govern this your great people?” (1 Kings 3:9). We then read that “it pleased the Lord that Solomon had asked this. And God said to him, ‘Because you have asked this, and have not asked for yourself long life or riches or the life of your enemies, but have asked for yourself understanding to discern what is right, behold, I now do according to your word. Behold, I give you a wise and discerning mind . . . I give you also what you have not asked, both riches and honor, so that no other king shall compare with you, all your days’” (1 Kings 3:10-12a, 13).

Solomon knew that wisdom was of incomparably greater value than money. Do you?

(2) Truth is of greater value than riches.

“Better is a poor man who walks in his integrity than a rich man who is crooked in his ways” (Prov. 28:6; see 19:1, 22).

Again, it is better to be poor and honest than to become wealthy by deceit. Money simply isn’t worth the price you have to pay to get it. If it costs you your integrity and reputation, you are better off without it.

(3) The fear of God is of greater value than all riches.

“Better is little with the fear of the Lord than great treasure and trouble with it” (Prov. 15:16).

The fear of God produces contentment in respect of worldly possessions. You aren’t always desperate to get more. It is possible to possess “great treasure” and also to fear God. It’s just rare.

(4) The experience and enjoyment of love is of greater value than all riches.

“Better is a dinner of herbs where love is than a fattened ox and hatred with it” (Prov. 15:17).

“Better is a dry morsel with quiet than a house full of feasting with strife” (Prov. 17:1).

(5) It is better to be poor and righteous than wealthy and wicked.

“Treasures gained by wickedness do not profit, but righteousness delivers from death” (Prov. 10:2).

“Better is little with righteousness than great revenues with injustice” (Prov. 16:8).

Again, great income and righteousness are not mutually exclusive. But be careful what you are asked or expected to sacrifice in terms of biblical morality in order to increase your income.

(6) It is better to be humble and poor than wealthy and proud.

“It is better to be of a lowly spirit with the poor than to divide the spoil with the proud” (Prov. 16:19).

Pride often compels one to obtain wealth at the expense of truth and honesty. Our desire to be accepted by the upper crust of society leads to the sacrifice of fiscal integrity. It is better to remain relatively poor and associate with the humble than to sacrifice honesty simply to rub shoulders with the wealthy.

(7) A good reputation is superior to great wealth.

“A good name is to be chosen rather than great riches, and favor is better than silver or gold” (Prov. 22:1).

Wealth is often attainable only if one is willing to engage in the sort of activity or behavior that jeopardizes one's reputation. Never sacrifice your name in the pursuit of stuff.

(3) Never trust in your wealth

There are several reasons you shouldn't trust money.

(1) It will be of no benefit to you on the day of judgment

“Riches do not profit in the day of wrath, but righteousness delivers from death” (Prov. 11:4).

Money leads people to believe they can purchase eternal life, or possibly that they can slip God a few hundred bucks under the table and get by. People often envision heaven with Peter standing at the golden gates, like a maitre'd at a restaurant. In the same way you slip him a twenty-dollar bill to move past other customers and get a good table, people think the same will be true in the age to come. Or they tend to think that if they have great wealth it must be because they are in good standing with God and therefore don't need to worry about their place in his kingdom.

(2) It cannot sustain your life.

“Whoever trusts his riches will fall, but the righteous will flourish like a green leaf” (Prov. 11:28).

The admonition is not against a legitimate confidence in money as a mean to accomplish good and godly ends, but against a belief that it can save a man from the consequences of his sin. ***It is against “trusting” in riches, not “possessing” them that the warning is issued.*** The righteous man doesn't flourish because he is poor. He flourishes because he is righteous. But his relative poverty may well have insulated him against the temptations that the rich so often encounter.

(3) It is fleeting and transitory.

“Do not toil to acquire wealth; be discerning enough to desist. When your eyes light on it, it is gone, for suddenly it sprouts wings, flying like an eagle toward heaven” (Prov. 23:4-5).

In other words, don't wear yourself out trying to get rich. Wealth is fickle and unpredictable. Just when you think you have it, it soars hopelessly into the distance as an eagle taking to flight.

(4) Be diligent to maintain honesty and justice in all monetary affairs

Four times in Proverbs we find virtually the same statement.

“Unequal weights and unequal measures are both alike an ***abomination*** to the Lord” (Prov. 20:10; 11:1; 16:11; 20:23).

If you are of the mind that honesty and precision in the little things of life really don't matter that much, how wrong you are! Let me explain why I say that.

The writer in these passages is referring to an ancient practice among unscrupulous merchants. If you wanted to purchase, let's say, five pounds of sugar, the merchant would place on one side of the balance scale a stone supposedly weighing five pounds. He would then pour sugar onto the other side until the scales weighed evenly. In point of fact, the stone might weigh only four pounds. The customer is thereby cheated, having paid for a pound of sugar he does not receive. If a dishonest person were himself making the purchase, he might use a six-pound stone that is labelled as five. In either case, such deceitfulness is an abomination to the Lord. One cannot easily pass it off as shrewd bargaining or rationalize it by insisting that "everyone else does it." It is, quite simply, abominable to the Lord.

Ask yourself these questions. Does integrity require that the seller of a home or a car mention to a prospective buyer those unseen but undeniable flaws in the product? What if those flaws had been quietly passed on to you by the previous owner? Does that justify your silence when it comes time for you to sell? What about people who violate copyright law by duplicating rented DVD's or computer software? Is it an abomination to the Lord when a person fails to report on his tax return that small income earned on the side that has no traceable records? Do you rationalize keeping excess change mistakenly given to you at the grocery store by saying: "Well, they're overcharging for the tomatoes, so that makes us even"?

God is concerned with the little things no less than with the big ones. *It's stunning to think that God views everything we do or think in life as either an abomination or a delight!* We must ask this question: Do we regard those minor misrepresentations in business or shopping or speaking as only part of the game everyone plays, or do we regard them as an abomination to God?

(5) Beware of borrowing

"The rich rules over the poor, and the borrower is the slave of the lender" (Prov. 22:7).

He's not condemning all borrowing, but pointing out the general principle that increasing debt robs a person of his independence. If he cannot repay it, he may be compelled to sell himself and his family into economic slavery.

(6) Don't charge interest on personal loans to those in poverty

"Whoever multiplies his wealth by interest and profit gathers it for him who is generous to the poor" (Prov. 28:8; see especially Leviticus 25:35-38; also Deut. 23:19-20).

Israel's society was not based on a complex commercial and financial structure. Theirs was not a free market capitalist society. *Loans were made almost exclusively to alleviate poverty.* They were charitable in purpose and not designed to be used for capital investment. To charge excessive interest on such loans from a fellow Israelite would serve only to aggravate the person's poverty. Thus there is nothing wrong with institutions charging interest on loans. Don't expect your bank to float you an interest free loan!

(7) Be reluctant to go surety for another (in other words, be cautious about co-signing)

“My son, if you have put up security for your neighbor, have given your pledge for a stranger, if you are snared in the words of your mouth, caught in the words of your mouth, then do this, my son, and save yourself, for you have come into the hand of your neighbor. Give your eyes no sleep and your eyelids no slumber; save yourself like a gazelle from the hand of the hunter, like a bird from the hand of the fowler” (Prov. 6:1-5).

“Surety” means assuming responsibility for the debts of another person should they be unable to pay. This is not referring to someone truly in need. Paul went surety for Onesimus (Philemon 17-18). Rather, he has in mind someone involved in speculative investing who can’t get the necessary loan unless you co-sign with him. There were no bankruptcy laws in ancient Israel. If you put up collateral for another person and are forced to pay, but can’t, you became the slave of your creditor.

The words literally mean “trample upon yourself.” Subject yourself to the most visible form of humiliation imaginable to get free of the commitment. Forget your dignity. Put aside your self-respect and beg your neighbor to release you from the obligation. Throw your self-esteem to the wind and use all your powers of persuasion to get him to release you from your promise. Do it now! Don’t wait! Make good your escape as a gazelle would from a hunter or a bird from a fowler.

“Whoever puts up security for a stranger will surely suffer harm, but he who hates striking hands in pledge is secure” (Prov. 11:15).

“One who lacks sense gives a pledge and puts up security in the presence of his neighbor” (Prov. 17:18).

“Be not one of those who give pledges, who put up security for debts. If you have nothing with which to pay, why should your bed be taken from under you” (Prov. 22:26-27).

Clapping of the hands was a sign of your pledge and the binding nature of the transaction. He who refrains from entering into such an agreement is “secure,” in the sense that he’s free from anxiety each time the phone rings or someone comes to the door! Now, are there exceptions to this? Might it be permissible if the person in need is your son or daughter or mother or father? Perhaps, but even then don’t put your name on the line unless you are fully prepared to cover their financial failures.

“Take a man’s garment when he has put up security for a stranger, and hold it in pledge when he puts up security for foreigners” (Prov. 20:16).

There are two possible ways of interpreting this. (1) If a person deliberately ignores the warning against going surety, keep him to the consequences of his folly. Be sure he pays his debts. If he is so foolish to do so, he must suffer the legal and financial consequences. More likely is the second view. (2) We ought never to lend to someone who is surety for another without first getting some collateral up front (i.e., his “garment”). He may have to pay up for his friend’s debt and thus have nothing with which to pay his own, leaving you holding the bag! Therefore, be sure you first hold his garment.

(8) Always be generous!

“Honor the Lord with your wealth and with the firstfruits of all your produce; then your barns will be filled with plenty, and your vats will be bursting with wine” (Prov. 3:9-10).

“One gives freely, yet grows all the richer; another withholds what he should give, and only suffers want. Whoever brings blessing will be enriched, and one who waters will himself be watered” (Prov. 11:24-25).

“Whoever despises his neighbor is a sinner, but blessed is he who is generous to the poor” (Prov. 14:21).

“Whoever oppresses a poor man insults his Maker, but he who is generous to the needy honors him” (Prov. 14:31).

If you are wondering when and under what circumstances you should help the poor, a lot depends on the cause of their poverty. There are different reasons why one may find himself in need: sloth and stupidity (in which case, give him no help); natural catastrophe or disease (help him); exploitation by those stronger (help him); and voluntary or self-imposed poverty (in which case they don't want anyone's help).

The word “generous” actually means “gracious” and refers less to the amount given than to the attitude and manner in which the gift is given. Be sympathetic and understanding; don't humiliate the needy and make him feel like he's forever in your debt. Give without the expectation of getting anything in return.

“Whoever is generous to the poor lends to the Lord, and he will repay him for his deed” (Prov. 19:17).

Giving generously and graciously to those in need is an act of worship. It honors God!

Then there is this unusually disturbing text:

“Whoever oppresses the poor to increase his own wealth, or gives to the rich, will only come to poverty” (Prov. 22:16; see 22:22-23).

He is describing the one whose value system is reversed: he exploits the poor rather than helps them; he gives to the rich instead of soliciting their generosity toward those in need. He is a reverse Robin Hood! Instead of taking from the rich and giving to the poor, he takes from the poor and gives to the rich, probably to gain their favor and advance his own cause.

(9) Don't be a hypocrite when it comes to your money

“One pretends to be rich, yet has nothing; another pretends to be poor, yet has great wealth” (Prov. 13:7).

Some who are wealthy are embarrassed and even ashamed of it and thus pass themselves off as if they were actually in need. Some who are poor are also ashamed of it and want people to think they are wealthy. So long as your wealth did not come by dishonest means and your poverty is not the result of sloth, be honest about who you are and what you have!

(10) Avoid dishonest haggling!

“‘Bad, bad,’ says the buyer, but when he goes away, then he boasts” (Prov. 20:14).

The buyer disparages the product so as to get the seller to reduce his price. Old Italian proverb: “If he finds fault, he means to buy!” This is a condemnation of disingenuous bickering over a price; hypocritical haggling; it is a denouncing of seeking by dishonest means to reduce the price. When buying anything, state what you think the item is worth and what you are willing to pay and leave it at that.

Conclusion

Let's bring this to a close by taking note of *the only prayer in the entire book of Proverbs*. It is an unusual one, to say the least!

“Two things I ask of you; deny them not to me before I die: Remove far from me falsehood and lying; give me neither poverty nor riches; feed me with the food that is needful for me, lest I be full and deny you and say, ‘Who is the Lord?’ or lest I be poor and steal and profane the name of my God” (Prov. 30:7-9).

Everyone understands why we would pray not to become victims of poverty and always to suffer lack. But why in the world would anyone in their right mind pray that God not give them too much money?

We need to remember that poverty and wealth are relative terms, always dependent on the circumstances in which we find ourselves. The poorest person in this auditorium is immeasurably wealthy in comparison with millions of Christians in India or the Sudan or Indonesia or Iran. That doesn't mean you won't hurt. It doesn't mean that their extreme poverty makes your life easier to tolerate and endure. But it does mean that we need to be careful and slow to react to our circumstances, and be more realistic about how much we really do have in comparison with those who suffer beyond our imagination.

It would appear that Agur is saying, “God, protect me against the dangers that come from extreme poverty or excessive wealth.” So let’s think about this.

What are the potential dangers of excessive wealth?

(1) It may have a numbing effect on the heart, causing us to feel that all is well spiritually simply because all is well financially. When there’s plenty of money in the bank and we feel secure for the future, the urgency of daily faith in God’s provision diminishes. We feel less and less the need to pray.

(2) It may serve to undermine our sense of dependency on God. When our problems are few and those we do face can be addressed by drawing upon our financial resources, we lose sight of how desperately we need God for everything.

(3) It may serve to fuel our pride. “A rich man is wise in his own eyes, but a poor man who has understanding will find him out” (Prov. 28:11). We may find ourselves almost sub-consciously priding ourselves in not being a burden to others. We wonder why they can’t be as successful as we are. It must be due to our talents and diligence and wisdom, things that those who are in dire financial straits lack. And just as it’s their fault, it is to our credit that we don’t have the same problems. This is why Paul said what he did in 1 Timothy 6:17 – “As for the rich in this present age, *charge them not to be haughty.*”

(4) It may serve to dull our awareness that everything we have is a gift of God. We may lose sight of the fact that we were by God’s providence born into a wealthy family. We may forget that the physical health that enabled us to work hard and the opportunity for higher education that qualified us to get a higher paying job are all because of God’s goodness and generosity.

(5) It may lead us to look for satisfaction in something other than Christ. With too much money we begin to wonder: “Is God even necessary?” Or, “Maybe there is a God but I have no need of him; I earned this all on my own; it’s mine, no thanks to him. Why do I need him when I’ve got everything essential to make me happy and full and flourishing?” Again, note Paul’s exhortation: “As for the rich in this present age, charge them not to be haughty, nor to set their hopes on the uncertainty of riches, but on God, who richly provides us with everything to enjoy.”

At the same time it needs to be said that ***nowhere does the Bible call on the rich to repent of their riches.*** It simply calls on them to be alert to the dangers it poses. Don’t be ashamed of your wealth. Rather, be generous with it: “They are to do good, to be rich in good works, to be generous and ready to share, thus storing up treasure for themselves as a good foundation for the future, so that they may take hold of that which is truly life” (1 Tim. 6:18-19).

As there are obvious dangers to excessive wealth, there are equally dangerous possibilities for those who suffer in poverty.

(1) If the wealthy are tempted to ignore the fact that everything they have is from God, the poor are all too aware that the God who gives all good things has, for whatever reason, not given it to them. “What’s the matter with me?

How have I sinned? What have I done to cause God to withhold his blessings from me?" It can lead to *self-condemnation and false guilt*.

(2) It can lead to resentment of the rich. "I've been just as devoted to God and I've worked just as hard as everyone else, but it seems that everything I touch turns to dust." This can lead the poor to despise the rich for no other reason than that they are rich.

(3) It can also lead to sinful envy. They become consumed with selfish desires that what others have might become theirs as well.

(4) It can lead to mistrust of God. "How can I trust him when he says he loves me if he leaves me always short of money? How can I believe he is good when life is so hard? How can I rest confidently in what he will do for me and my family tomorrow and next year if he doesn't even supply me with enough to feed them and pay the bills?"

(5) It may expose them to the temptation to resort to ungodly and unbiblical tactics to obtain the money they need. So they steal or lie or undermine others all to gain whatever financial advantage they can. And if confronted with their sinful actions, they blame God: "If only you had provided me with enough money I wouldn't have needed to steal. It's your fault, God."