



## Wisdom + Wealth

4/28/24

**Intro:** Grab your Bible and go Proverbs 3.

I was a 14 year old 8th grader when my friend Jake Van Geason told us his uncle was opening a Chick-fil-A and looking to hire the finest, hardest working 8th graders around. I applied as soon as I could and got hired for *my first official job*. Not odd jobs for my mom or mowing yards for \$10. I was a real life working man. Legally allowed to work 9 hours a week. I learned the secrets of that world famous lemonade. How to filet semi-frozen chicken breasts... and after a few weeks came the big magical day... Alison the manager put that crisp clean envelope in my hand and it smelled like... well it smelled like fried chicken. But also accomplishment and possibility. I was about to have money... real money. Money that meant I could do what I wanted, buy what I wanted... I could taste the freedom. And I opened it up... and my first thought was “who is FICA??!”

And thus began my relationship with wealth and money. Do you remember that moment for you? Everyone of us has a relationship with money. Shaped by all kinds of factors: your family, your experiences. And Proverbs speaks into the complex reality of our relationship with money.

Now let's be honest. People don't tend to love it when churches talk about money, but here's the thing: ***God's goal for your life is to have the healthiest relationship with money possible. For you to know how to acquire wealth in the wisest ways possible, and for you to give away more money than you ever thought possible.***

That's why Proverbs talks about financial wisdom so much. Over 130 times in 31 chapters. And along with many specific commands, you also find some overall summary proverbs. I'd argue Proverbs 3:9-10 is one of the fundamental bedrocks for everything else:

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

**Honor the Lord with your wealth.** That's the foundation. Do that first. Before you make any decisions, decide up front that your ultimate goal with money is to honor God. Today we'll look at 3 big instructions in Proverbs on how to honor the Lord with our wealth:

### Instruction #1: Go get it.

That may not be what you expected to be the first instruction, but look at these proverbs:

**Proverbs 10:4** - *A slack hand causes poverty, but the hand of the diligent makes rich.*

**Proverbs 15:6** - *In the house of the righteous there is much treasure...*

**Proverbs 21:20** - *In the house of the wise are stores of choice food and oil, but a foolish man devours all he has.*

**Proverbs 22:4** - *The reward for humility and fear of the Lord is riches and honor and life.*

**Proverbs 24:4** - *By wisdom a house is built, and by understanding it is established; by knowledge the rooms are filled with precious and pleasant riches.*

Over and over, Proverbs connects hard work, righteousness, wisdom, creativity and diligence with prospering financially. Wealth is described as a good gift to be worked hard for, received with gratitude and used in a way that aligns with God's purposes. You may find that surprising because there are also a lot of warnings about the dangers of money. Plenty in Proverbs.

On top of that, depending on your past, money might have some baggage attached to it.

- Maybe in your home money was a constant source of tension and stress. The thing your parents fought about most and loudest. Maybe it led or contributed to their divorce. Maybe it made you feel anxious or like a burden if you had to ask for things.
- Maybe your family had plenty of money but your parents seemed to value money and stuff more than what matters most in life. Plenty of people sacrifice family on the altar of work. **Sadly, this was a lot of what I saw my dad model.**

Or maybe it wasn't in your home, but your experience with church that gave you money baggage. Here's what I tend to see in churches:

- There are churches that overemphasize the blessing of money and downplay or ignore the dangers of money. They often preach what's known as a prosperity gospel that the more faith you have the more God will give you. Guaranteed. Unfortunately they are often led by con men who prey on the poor while making themselves filthy rich. #notafan
- Then there are churches that focus solely on the danger of money to an extreme degree. They preach a kind of poverty gospel that the poorer you are, the more spiritual you are.
- And there are a lot of churches like the ones I grew up in where money is a lot like sex. Don't really talk about it much. Sure do the tithing thing and give to a good cause or two but we don't really talk about it cause it's awkward... Unless we're doing a capital campaign. Then we definitely talk about it.

And then culturally, there's a growing sentiment in our country that if you have money, you're kind of the problem. **But this isn't a Biblical idea.** God invented wealth. There are plenty of Biblical examples where God blesses His people with wealth.

We studied a great example a few months ago with Boaz. The whole reason he could bless Ruth and Naomi and many others, was because of the wealth he had... and because he handled his wealth with righteousness, godliness and generosity.

So listen: Learning about money, talking about money, making money, saving money wisely for emergencies and long term goals, investing money shrewdly can all be part of an obedient, faithful, God-honoring worshipful life.

So **go get it.** Hustle. Work hard. Talk to people who are good at it. Find wisdom if you lack it.

There's a lot of money out there to be made. All of it is God's. Go get some!

Now Proverbs does put a caveat on this point. **Go get it... in wise ways.**

**Proverbs 11:1** - *A false balance is an abomination to the LORD, but a just weight is his delight.*

**Proverbs 13:11** - *Wealth gained hastily will dwindle, but whoever gathers little by little will increase it.*

**Proverbs 21:5-6** - *The plans of the diligent lead to abundance, but everyone who is hasty comes only to poverty. The getting of treasures by a lying tongue is a fleeting vapor and a snare of death.*

**Proverbs 22:16** - *Whoever oppresses the poor to increase his wealth... will only come to poverty.*

There are tons of foolish and sinful ways to get wealth. They tend to fall into two buckets. The first are hasty, get rich quick schemes. Gambling, ultra high risk, low effort attempts to make a quick buck. Social media can absolutely contribute to this for those of us under 35.

The second bucket is for dishonest, shady, sinful means of gaining wealth, especially those that prey on the poor. 21:5-6 calls them a death snare that set you up for poverty. Other proverbs tell us if you mock the poor you insult God and if you rob from the poor, God *will rob life* from you!!

Once again, Proverbs is full of strong warnings. Why? Because God Himself so loves, so aligns with the poor that He notices every injustice and abuse perpetrated against them by the rich.

So if you're ever tempted to think I can take advantage of my employees or poor clients because I can get away with it. They have no recourse. They're poor. Proverbs calls you a short-sighted fool. You're not getting away with anything. You *are* setting yourself up against the God of the universe.

--> Ok, so as God's people, wisdom tells us to go get wealth... but do so in wise ways. That's #1.

#### **Instruction #2: Be careful once you have it.**

So, while Proverbs extols gaining wealth in wise ways, it also points out the dangers that come with having it. I'll just highlight two specific warnings:

**Be careful to keep wealth in its rightful place.** There's this interesting pair of proverbs that sound a bit like a contradiction. Look at Proverbs 10:15:

**Proverbs 10:15** - *A rich man's wealth is his strong city; the poverty of the poor is their ruin.*

A rich man's wealth is his strong city. What's that saying? In the ancient world, cities were places of security. Surrounded by walls to keep out wild animals and invaders. Outside the city, you were on your own. You were vulnerable. So this proverb says, wealth gives you some security. You can handle an emergency. You have some safety. Great! Ok, hold that thought and look at:

**Proverbs 18:10-11** - *The name of the LORD is a strong tower; the righteous run to it and are safe. The wealth of the rich is their fortified city; they imagine it an unscalable wall.*

Ok, 10:15 says a rich man's wealth is his strong city. But 18:10 says the rich imagine their wealth as a fortified city... but they're wrong. No, God is our strong city. Our tower.

Is this a contradiction? No. It's not like the writer of Proverbs 18 didn't know 10:15 existed.

They're pointing out a nuanced, complex reality. Yes, wealth can give you *some* security, but not *ultimate* security. So be careful to keep it in its rightful place. In other words. ***Don't let money take God's place in your life.*** This is not a one time thing:

**Proverbs 11:4** - *Riches do not profit in the day of wrath, but righteousness delivers from death.*

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

**Proverbs 11:28** - *Whoever trusts in his riches will fall....*

Don't look to wealth for ultimate security.

Don't look to it for hope, identity, status or worth. You already have all of that in Jesus!

Don't look to wealth to give you ultimate happiness.

So warning number 1, it's good to have wealth... not so good when your wealth has you. And we need these reminders over and over because money can be deceptive.

--> **First warning is very heart level. The second we'll look at it is exceptionally practical.**

### ***Be careful it doesn't disappear.***

Just because you have some wealth today... doesn't guarantee you'll have any tomorrow.

**Proverbs 6:10-11** - *A little sleep, a little slumber, a little folding of the hands to rest, and poverty will come upon you like a robber...*

**Proverbs 13:18** - *Poverty and disgrace come to him who ignores instruction....*

**Proverbs 21:17** - *Whoever loves pleasure will be a poor man; he who loves wine and oil will not be rich.*

**Proverbs 23:20-21** - *Be not among drunkards or among gluttonous eaters of meat, for the drunkard and the glutton will come to poverty...*

**Proverbs 27:23-24** - *Know well the condition of your flocks, and give attention to your herds, for riches do not last forever...*

The hard work doesn't stop just because you got some wealth. You have to tend it, manage it, and help it grow. Sloth and laziness will sneak in and steal it. The riches won't last forever if you don't know the condition of your wealth well. Wealth requires diligent management.

21:17 and 23:20-21 point out there can be a danger when you have wealth to fall in love with the trappings of wealth. Comfort and wine and feasts *can be* received as good gifts from God... or they can overtake and overwhelm your life and budget.

And I love the warning in Proverbs 13:18 that says poverty comes to those who ignore instruction. Like we talked about last week, pride leads to the fall. So you got some wealth. Great. Don't let it go to your head. Don't let it convince you you're self-sufficient. The connection between pride and wealth shows up a few times in Proverbs and it always reminds me of Jesus' rebuke in Revelation to the church in Laodicea 3 - *For you say, I am rich, I have prospered, and I need nothing, not realizing you're poor, blind and naked.* If we're not careful, wealth can fuel self-sufficient pride that pushes God out of our lives instead of fueling godward gratitude and wisdom.

Just like decision making 2 weeks ago and pride last week, wisdom calls us to walk humbly.

Prayerfully seeking counsel from God's word and God's people.

- So I have a friend who is very business minded. Generating revenue and jobs and handling amounts of money 10-100x what I will likely ever handle in my life. And to a lot of people, I think he would seem very aggressive and high risk. And certainly he has a high risk tolerance. But as I walk with him, and ask questions, what I see is a lot of patience and humility. He pours over the decisions he makes. He asks for counsel. When we talk about what motivates him, he talks about his employees and their families. He talks about wanting to be able to give away a ton of money for Jesus' kingdom and helping people with less resources. That's beautiful.

Remember, the goal of Proverbs' warnings isn't to make us super safe, cautious, financial people.

The goal is to make sure our hearts stay aligned with God's heart so we have the healthiest relationship with money possible. --> **Ok Instruction #1: Go get it (in wise ways). Instruction #2: Be careful once you have it.**

### **Instruction #3: Give away more than you think you can.**

Of all the financial wisdom in Proverbs, there's a surprising emphasis on generosity:

**Proverbs 14:21** - *Whoever despises his neighbor is a sinner, but blessed is he who is generous to the poor.*

**Proverbs 14:31** - *Whoever oppresses a poor man insults his Maker, but he who is generous to the needy honors him.*

**Proverbs 19:17** - *Whoever is generous to the poor lends to the Lord, and he will repay him for his deed.*

**Proverbs 22:9** - *Whoever has a bountiful eye will be blessed, for he shares his bread with the poor.*

**Proverbs 28:27** - *Whoever gives to the poor will not want, but he who hides his eyes will get many a curse.*

I say it's a surprising emphasis because if someone tasked you with writing out wise rules for managing money, I'm not sure how many of us would put "well you're gonna want to give a lot away" near the top of the list. It just kinda feels counterintuitive. But Proverbs says it over and over like it really matters. And it just so happens Proverbs is right. Look at the last two we read.

**Proverbs 22:9** - *Whoever has a bountiful eye will be blessed,*

**Proverbs 28:27** - *Whoever gives to the poor will not want,*

You may or may not know the name Adam Grant. He's a rising star psychologist, popular science author, and professor at the Wharton School of the University of Pennsylvania... If you're not familiar, Wharton is one of, if not the highest ranked business school in America and the world. Grant makes his academic research accessible to the masses through ted talks, books - he's written 6 with 3 NYT bestsellers. And 2 podcasts; Each listened to by millions.

We all convinced he's a smart guy in the world of business and management? Great.

One of his bestselling books is *Give and Take*. And here's his main insight in the book:

***The key to your success and your personal happiness comes down to one word: generosity.***

His research shows givers are both more successful and most personally satisfied in the long run.

I love it when modern, scientific, cutting edge research discovers what the Bible has telling us for thousands of years... Almost like it's a supernaturally inspired book...

Now for some of us, you might think ahh, well thanks Proverbs and Adam Grant, that all sounds great... but "What if I'm the poor one who could use some of that generosity?"

- To which I would say, Proverbs has a category for you did everything as wisely as you could and you still ended up poor. Righteous poor is a Biblical category. Proverbs also points out God sees you and loves you.
- Likewise, our church loves you and we try to we make every resource, trip, everything we can available to anyone regardless of finances. If you need help, please ask.

And even if that's not you, there's a decent chance you find yourself thinking, "Well ok Proverbs and Adam Grant, I'd love to be more generous if I just had more. THEN I could give more."

You ever thought that? I have. But Proverbs **and** Adam Grant's research actually say the opposite is true. You would have more to give **if** you would give more away. I know that's counterintuitive. What do ya'll want first, the Bible or the research? Let's do Bible. Always Bible first.

**Proverbs 11:24-25** - *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.*

*One gives freely yet grows all the richer... Whoever brings blessing will be enriched.* Sounds like a paradox right? Alright, here's the research. I found this part of Adam Grant's book fascinating: Studying data from almost thirty thousand Americans in the year 2000, something fascinating happened. "For every \$1 in extra charitable giving, income was \$3.75 higher the next year. **Giving more actually seemed to make people richer.** For example, imagine you and I are both earning \$60,000 a year. I give \$1,600 to charity; you give \$2500 to charity. Although you gave \$900 more, according to the evidence, you'll be on track to earn \$3375 more than I will in the coming year." Wait... but that would mean... that Proverbs is right. And that you should give more than you think you can.

And this isn't just a Proverbs idea! Jesus' words in Acts 20 tell us it's better to give than to receive. And his parable of the widow's mite -- along with some sharp critique of the temple practice -- He praises the widow who gave more than it seemed she could reasonably give. Listen to how C.S. Lewis sums up this idea:

**C.S. Lewis** - *"I do not believe one can settle how much we ought to give. I am afraid the only safe rule is to give more than we can spare. In other words, if our spending on comforts, luxuries,*



*amusements, etc., is up to the standard common among those with the same income as our own, we are probably giving away too little. If our charities do not at all pinch or hamper us, I should say they are too small. There ought to be things we should like to do and cannot do because our charitable spending excludes them."*

I'll say it a different way: **If you brought your budget and financial plan to a nonChristian financial advisor... they should scratch their head a bit - are you sure you want to give this much away? If they wouldn't see your generosity as uniquely different than their nonChristian clients, then I'm not sure you've rightly applied Proverbs' wisdom to your finances.**

And I love how Proverbs 19 explains some of the motivation for our generosity:

**Proverbs 19:17** - *Whoever is generous to the poor lends to the Lord, and he will repay him for his deed.*

It says that when you're generous, it's like you're letting God borrow your money and it promises that He will repay you. That's a fascinating concept to me.

It's almost like it's saying that godly generosity is like you're investing in a God ETF. A God hedge fund. One that promises not just potential returns in this life but on into eternity. It's almost like Proverbs is saying, "Want to know how to make your money go farther than you ever imagined?" Here's what I mean: Imagine for a second that you're someone who tithes and gives generously to the mission of Midtown... here's what happens.

- At every baptism gathering as we celebrate while people share their stories of how Jesus rescued them from sin and death. Broke the chains of their sin. Gave them a new identity. You get to go, "I might've never met that person. But I was involved. Every bit of ministry and fruit in our church, I had a part in it."
- Every serve the city partnership... You're invested. You're blessing them.
- Imprint - One of my favorite little secrets at Midtown. A few years ago, some members of our church volunteered to start a ministry to help support families who have kids with special needs. It's called Imprint and every one of you who have given have helped love on and support families and kids who otherwise would have a harder time learning about Jesus. Learning how to know Jesus and follow Jesus in this life and for eternity.

I could go on and on. Recovery. Student ministry. 12 step groups that use our facilities free of charge. And that's just normal giving to the mission Jesus has given us. I know so many of you go above and beyond. You give to missions agencies and nonprofits doing incredibly generous work around the world. You open your home and are generous with your table and your food and your time to your neighbors and your kids friends. You host your LifeGroup despite the costs. You let people borrow your car when they need it. You fill up meal trains with free meals for those who are going through hard seasons. You're open handed with your stuff in a way that blesses and ministers to all kinds of people. It's beautiful.

And I don't know how it works exactly in heaven. I don't know if each person you helped know Jesus and be blessed by God's love will line up and say thank you personally. It's eternity so there's time for that if God wants to set up a personal gratitude for each other's giving Era that lasts a thousand years or so. I don't know if you'll ever get any thanks for your generosity but I do know there will be people in heaven for all eternity because you gave more than you thought you could. And Proverbs says God knows and repays. He's not missing a bit of it.

Can I just tell you that both in my own life and in the lives of many I've pastored, I've seen Adam Grant's research is true. There's a deep joy in giving your life away. There's a deep joy in giving your money away. Jesus was right. It is better to give than receive. And I just want to end on one last quote from Tim Keller:

**Tim Keller** - *"Jesus didn't save you by tithing his blood... And you live by his giving of everything. Jesus' cross means sacrificial giving. Don't you dare think you're being wise about money if [your giving is] not making a measurable difference in the way in which you live. If it's not making a measurable, sacrificial difference in the way you do things, in the way you take your vacations, in the way in which you buy your clothes, in the way in which you live, ... you haven't brought a cross into your economic life. That's wisdom. Jesus Christ gave himself away, and look at his harvest: me, you. Why are we gathered here? Why are we together? Why do we love each other? Why do we have each other? He got scattered, and we're gathered.... Now you go and do likewise."*

Would God help us to heed Proverbs' wisdom on finances in how we acquire wealth and how we manage wealth carefully and how we give wealth away beyond what we think we can.  
Would God help us to bring Jesus' cross into our economic life. And to scatter so much of his wealth in such a way that many would be gathered into His family.

**Let's pray.**