

Wisdom In Wealth (Summer Wisdom 2016)

Introduction

- Proverbs are short sayings to give wisdom and understanding
- The goal of wisdom is not to become smart. The goal of wisdom is to fear the Lord
- May this be the summer of wisdom for us

Money Stats in US (2014)

- avg credit card debt/household is \$15,270
- we waste \$529/person/ year in food
- 62% of americans have less than \$1,000 in savings
- 83% don't have enough to cover an emergency
- 26% of americans have ZERO savings
- 76% of americans live paycheck to paycheck
- 90% of americans buy things they cannot afford

We need help with our Money! We find wisdom and help from God's Word!

Read [Prov 3:9]

Is your wealth bringing honor to the Lord? (3:9)

- **We bring honor to God when he is our priority**
 - Not a priority but #1 priority
 - One translations says is this way: "Honor the Lord more than your wealth" (Robert Alter)
 - This is why God's Word commands us to give "the first." First = priority
 - "Lord, make my way prosperous not that I achieve high station, but that my life be an exhibit to the value of knowing God." Jim Elliot
- Giving and honoring the Lord with our possessions shows a recognition to the one who gives it anyway
 - This is the only passage in Proverbs where sacrifice is specifically commanded (Whybray).

- A willingness to give and honor is the beginning of a right attitude
 - One can show they have the proper attitude toward Yahweh, in trusting and fearing Him if they are willing to give up some of their wealth (Longman)
 - I can do all things who strengthens me (Phil 4:13) = attitude

Are your possessions bringing honor?

Wealth is temporary (8:18-19)

The only place you can find “long lasting wealth” is in Jesus Christ

- “He is no fool who gives what he cannot keep to gain that which he cannot lose.” Jim Elliot
- Everything you own is on loan

When you understand what is temporary then you will value what is eternal

- the man who seeks after wisdom will find every kind of happiness and joy (Whybray)

Not only are your possessions temporary but they are limited (11:4)

- Proverbs has nothing against wealth but reminds us in stark details that protection offered by wealth is limited and certainly not as helpful as righteousness (Longman).

Wealth is a device not a vice (Prov. 10:15)

- Vice = immoral or wicked behavior
 - Device = something adapted for a particular purpose
- This proverb shows that wealth can be positive. Here wealth is preferred to poverty (Longman)
- Wealth protects a man from misfortune just as a strongly fortified capital protects a king from his enemies (Whybray).
 - The Bible never extols poverty as a virtue
 - God’s desire is not for you to be worried about your bills day after day
 - God’s will for your life is to depend and trust in Him daily (Give us our daily bread)
- You need an emergency fund. This makes emergencies inconveniences
 - My surgery last month.

Wealth that leads to greed leads to destruction (Prov. 28:22)

- The expression “greedy/stingy” is literally evil eye. Those who are stingy do not invest in the kingdom or in others
 - What is your eye on?
- **Are you in a hurry for wealth? Hurried wealth is a sign of Greed!**

- Do you gamble or play the lottery? This is a sign of a desire for hurried wealth and greed
 - **My thoughts of the lottery**
 - The avg American loses \$400/year on gambling
 - The Huffington Post claims a person's chance of winning the lottery on a single ticket is one in 175 million. The odds of getting struck by lightning in your lifetime, being injured by a toilet this year, getting killed by a shark, and killed by an asteroid or comet are much more likely.
- Credit can be a form of wealth in a hurry
 - **Prov. 22:7** The rich rule over the poor, and the borrower is a slave to the lender.
 - There is no doubt that this proverb discourages borrowing (Longman).
- **Wealth obtained by fraud is Greed (13:11)**
 - Fraud = dishonesty or being less than truthful
 - The moral is simply that there is nothing to beat hard work (Whybray).
 - **Seems to offer two ways:**
 - Wrong way = get rich quick scheme
 - Best way diligence and methodical accumulation of wealth (Longman).
 - **God's people should be the hardest working people on the planet!**
- **Laziness is not from the Lord (12:27)**
 - The Hebrew in this verse is difficult. The only thing of which we can be certain is that there is a contrast between the lazy and industrious, and that the first line has to do with hunting (Whybray).
 - Best translation—slack vs determined (Longman)
 - If you are retired... God has freed you up to serve Him more
 - God has not called us to be lazy Christians.
 - **Laziness is not a fruit of the Holy Spirit**

Conclusion

- **Matt. 6:19** “Don’t collect for yourselves treasures on earth, where moth and rust destroy and where thieves break in and steal. ²⁰ But collect for yourselves treasures in heaven, where neither moth nor rust destroys, and where thieves don’t break in and steal. ²¹ **For where your treasure is, there your heart will be also.**
- Are you building His Kingdom or are you simply building bigger barns?

- Do you feel guilty because you are wealthy? My prayer is that the Lord will release you from that guilt and that your wealth will be a device at the disposal of the Lord
- Are your personal finances a mess?
 - Give your heart to Christ and He will clean up your pocketbook
 - Honor Him with the first ... faithfulness will lead to
- Are you greedy?
 - Have you been dishonest and need to seek forgiveness?
 - Are you lazy?

Honor the Lord and your barns will overflow

Why does it Matter?

- We have been justified (made right before the Lord) and accepted
- We receive forgiveness (redeemed)
- We escape God's wrath (reconciled)
- We are adopted in to a new family
- We gain a new identity (New Creation)
- **Believe, Confess, Faith, Baptism**

Notes

one may gain skill for living in humble submission before God and for humanity. @

Illustrations

Money Stats in US (2014)

- avg credit card debt/household is \$15,270
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- The Huffington Post claims a person's chance of winning the lottery on a single ticket is one in 175 million. The odds of getting struck by lightning in your lifetime, being injured by a toilet this year, getting killed by a shark, and killed by an asteroid or comet are much more likely.
- Americans who buy coffee throughout the week spend \$1092/year

Dave Ramsey Stats

- 62% of americans have less than \$1,000 in savings
- 83% don't have enough to cover an emergency
- 26% of americans have ZERO savings
- 76% of americans live paycheck to paycheck
- 90% of americans buy things they cannot afford
- we spend 40% of our food budget on eating out
- we spend 34% of our money on housing
- 60% of workers worry about retirement
- 29% of americans have less than \$1,000 saved for retirement

Vacations

- 2% of your budget is spent on vacations
- 20% spend 500-\$1000/year
- 25% spend \$1000/2500

Application

Pro 3:9 Honor the LORD with your possessions
and with the first produce of your entire harvest;

10 then your barns will be completely filled,
and your vats will overflow with new wine.

- “Honor the Lord more than your wealth” (Alter)
- This means offering part part of one’s crop to God as a sacrifice in recognition that is was he who gave it (Whybray)
 - This is the only passage in Proverbs where sacrifice is specifically commanded (Whybray).
- One can show they have the proper attitude toward Yahweh, in trusting an fearing Him if they are willing to give up some of their wealth (Longman)

Pro 8:18 With me are riches and honor,
lasting wealth and righteousness.

19 My fruit is better than solid gold,
and my harvest than pure silver.

- “long lasting wealth and righteousness” (Alter)
- the man who seeks after wisdom will find every kind of happiness and joy (Whybray)

Prov. 10:15 A rich man’s wealth is his fortified city;
the poverty of the poor is their destruction.

Prov. 10:16 The labor of the righteous leads to life;
the activity of the wicked leads to sin.

- Wealth protects a man from misfortune just as a strongly fortified capital protects a king from his enemies (Whybray).
- This proverb shows that wealth can be positive. Here wealth is preferred to poverty (Longman)

Prov. 11:4 Wealth is not profitable on a day of wrath,
but righteousness rescues from death.

- Day of wrath → refers to punishment which will inevitably befall every wicked man in his lifetime.

- Proverbs has nothing against wealth but reminds us in stark details that protection offered by wealth is limited and certainly not as helpful as righteousness (Longman).

Prov. 12:27 A lazy man doesn't roast his game,
but to a diligent man, his wealth is precious.

- The assiduous person knows how to hang on to his substance (Alter)
- The Hebrew in this verse is difficult. The only thing of which we can be certain is that there is a contrast between the lazy and industrious, and that the first line has to do with hunting (Whybray).
- Best translation—slack vs determined (Longman)
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Prov. 13:11 Wealth obtained by fraud will dwindle,
but whoever earns it through labor will multiply it.

- Wealth can be evanescent, vanishing overnight, but the person who assiduously gathers it bit by bit – presumably, without undertaking risky ventures with what he has accumulated—will see his resources steadily grow (Alter)
- The moral is simply that there is nothing to beat hard work (Whybray).
- Seems to offer two ways:
 - Wrong way = get rich quick scheme
 - Best way diligence and methodical accumulation of wealth (Longman).

Prov. 16:8 Better a little with righteousness
than great income with injustice.

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Prov. 22:7 The rich rule over the poor,
and the borrower is a slave to the lender.

- There is no doubt that this proverb discourages borrowing (Longman).

Prov. 11:15 If someone puts up security for a stranger,
he will suffer for it,
but the one who hates such agreements is protected.

Prov. 28:22 A greedy man is in a hurry for wealth;
he doesn't know that poverty will come to him.

- The expression “greedy/stingy” is literally evil eye. Those who are stingy do not invest in the kingdom or in others