

**WISDOM FROM HEAVEN FOR LIFE ON EARTH - Practical Studies From Proverbs - Part seven**  
**Teaching #1839 - Sunday, October 25<sup>th</sup>, 2015 - 6:00 p.m.**  
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**WEALTH AND THE WAY OF WISDOM**

There is good reason to give a full study to the subject of wealth. This is because the book of Proverbs is all about keeping the heart rightly aligned to God and full of His wisdom. And Jesus said the stature and condition of our heart was directly tied to our wealth:

**Matthew 6:20-21** - “....but lay up for yourselves treasures in heaven, where neither moth nor rust destroys and where thieves do not break in and steal. [21] For where your treasure is, there your heart will be also.” See here the importance of our wealth. It doesn't just *accumulate* in our wallets and banks. It *steers* our hearts and *shapes* our future.

The Bible also indicates that we all face particular dangers and temptations when it comes to our money:

**1 Timothy 6:10** - “For the love of money is a root of all kinds of evils. It is through *this craving* that some have *wandered away from the faith* and pierced themselves with many pangs.”

Money quickly becomes an object of devotion for such fallen creatures as we. We usually will have to fight the battle of wanting to be rich. God's Word says this is the surest way to run the heart through with needless grief.

In view of all of this, let's see what the book of Proverbs says about the wise way with wealth:

- 1) **THERE ARE LIMITATIONS AS TO WHAT WEALTH CAN ACCOMPLISH, AND WE MUST CONSTANTLY REMIND OURSELVES OF THEM**
  - a) ***Riches are not a reliable refuge in which to place our trust - Proverbs 11:28*** - “Whoever trusts in his riches will fall, but the righteous will flourish like a green leaf.”

Notice, it's not the *lack* of wealth or the *loss* of wealth that brings about this “*fall*.” It's wealth *accumulated* for its own self. If you lean too much on wealth for your security and contentment you will find it unable to hold you up. This is a part of what Jesus called the “*deceitfulness of riches*.” Wealth has *apparent* security and *apparent* power. You and I aren't the first people to look longingly for more wealth. It *looks* as though more money will solve all your problems:

**Ecclesiastes 10:19** - “Bread is made for laughter, and wine gladdens life, and money answers everything.”

We are bombarded every day with the myth that money is the answer to everything. But if you want to progress down the path of wisdom we've been outlining from Proverbs in recent weeks, you will have to see the foolishness and the emptiness of relying on wealth to fulfill and establish your heart.
  - b) ***Riches are fleeting and temporary - Proverbs 23:4-5*** - “Do not toil to acquire wealth; be discerning enough to desist. [5] When your eyes light on it, it is gone, for suddenly it sprouts wings, flying like an eagle toward heaven.”

We all know the truth of those words in one sense. Anyone who pays bills knows that money seems to *go* much easier than it *comes*. But that's not the only point of those verses. Even if you have a *great deal* of money - enough to cover every bill you will ever encounter, and still have great wealth left over - your *possession* of wealth is still fleeting. That's because, as we've been studying in James, our lives are a vapor. And wealth can't fix that problem.

Other passages make the very same point:

**Job 1:21** - “And he said, “Naked I came from my mother's womb, and naked shall I return....”

**1 Timothy 6:7** - “....for we brought nothing into the world, and we cannot take anything out of the world.”

You came into the world without a shirt on your back. You will leave with nothing more. In the time between you get to steward some money, some more than others, but only for a brief period. The whole Bible teaches the temporary nature of each dollar that isn't laid up in heaven. Earthly riches are a poor place to deposit your trust and affection.

- c) ***Riches can't buy salvation and eternal life - Proverbs 11:4 - "Riches do not profit in the day of wrath, but righteousness delivers from death."***

This is the same point Jesus made when He asked His penetrating question - **Mark 8:36-37 - "For what does it profit a man to gain the whole world and forfeit his soul? [37] For what can a man give in return for his soul?"**

Nothing could more show the uselessness of wealth to purchase spiritual life. The wealth of the whole world isn't enough to redeem one soul. Have you ever tried purchasing food in Canada with Zimbabwe dollars? Or have you ever tried to purchase something at The Bay with Russian rubbles? We all know how currency can turn useless at times. These are only small pictures of the uselessness of wealth to take the place of God in the heart.

## 2) **HOW WEALTH SHOULD BE EARNED**

- a) ***Money should never be collected as the fruit of wickedness - Proverbs 21:6 - "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 own wealth, or gives to the rich, will only come to poverty."**

**Proverbs 28:8 - "Whoever multiplies his wealth by interest and profit gathers it for him who is generous to the poor."**

These verses merely form a sampling of Proverbs narrowing the options for how the righteous may gain wealth. They rule out (starting with the first and working onward) ***dishonesty*** and ***deceitfulness*** in my dealings with others for personal profit, ***cruelty*** to others who may not have the power or advantages I possess, and ***greed*** with a brother or friend whom I shouldn't put over a barrel just because he may be desperate enough to agree to my selfish terms for financing.

The emphasis in each case is that ***God Himself*** takes a keen interest, not only in how much money I ***have*** or ***give***, but how I ***got*** that money in the first place. In the long run, Proverbs teaches God will not allow unjust people to find lasting happiness and contentment with their wealth. All wrongs will be exposed and made right at the final judgment. And the Bible never leaves this reckoning out of the picture.

- b) ***Wealth is to be earned by work - Proverbs 13:11 - "Wealth gained hastily will dwindle, but whoever gathers little by little will increase it."***

**Proverbs 14:23 - "In all toil there is profit, but mere talk tends only to poverty."**

Wealth is knit tightly to labor in the Scriptures. We see in these two Proverbs that ***dishonesty*** ("fraud" - **13:11**) has its root in ***laziness***. When people want wealth without working for it, they must either ***bend the rules*** to obtain their wealth or come to ***poverty (14:23)*** from sheer laziness.

Wealth is linked to labor so we won't be spoiled by our wealth. This doesn't just happen to teenagers. Easy money destroys character and feeds immaturity.

- c) ***The wise person will avoid "get rich quick" schemes - Proverbs 28:20-22 - "A faithful man will abound with blessings, but whoever hastens to be rich will not go unpunished. [21] To show partiality is not good, but for a piece of bread a man will do wrong. [22] A stingy man hastens after wealth and does not know that poverty will come upon him."***

Nothing shows the perverse power of money over our hearts more than the desire to have it quickly and easily. Hence, the popularity of lotteries and casinos. This is how governments can tap into their greatest

resource - the taxation of human stupidity. This **impatience** for wealth shows how devoted individuals are to it. It reveals the hunger of our hearts for riches.

The writer of Proverbs says this hunger for quick wealth can blind sound judgement and good reason in even the sharpest minds. It can be like wanting a crop without tilling and sowing the field.

### 3) **HOW WISE PEOPLE USE THEIR MONEY**

- a) ***Wise people honor God with their wealth before they do anything else - Proverbs 3:9-10 - "Honor the LORD with your wealth and with the firstfruits of all your produce; [10] then your barns will be filled with plenty, and your vats will be bursting with wine."***

Why do the Scriptures teach this principle of the **"first fruits"** or the **"first of all the produce?"** What does this practice mean? Why is it so important to God?

For a very quick answer we need to go back to the inception of this practice:

**Exodus 13:11-12 & 14** - "When the LORD brings you into the land of the Canaanites, as he swore to you and your fathers, and shall give it to you, [12] you shall set apart to the LORD all that first opens the womb. All the firstborn of your animals that are males shall be the LORD'S....[14] And when in time to come your son asks you, 'What does this mean?' you shall say to him, 'By a strong hand the LORD brought us out of Egypt, from the house of slavery.'"

This is what the writer of Proverbs is picking up on. He sees eternal principles bound up within the Old Testament law of the offering of first fruits to the Lord:

- i) ***Honoring the Lord with the first of all your income celebrates His deliverance of your life through redemption - Exodus 13:14 - "And when in time to come your son asks you, 'What does this mean?' you shall say to him, 'By a strong hand the LORD brought us out of Egypt, from the house of slavery.'"***

The offering of the first of my income shows I **understand** that my whole life - not just my soul - has been redeemed and brought under the Lordship of Jesus Christ. Offering the first fruits of my income shows I am **grateful** to the Lord for the freedom and joy He has given me and the hope of eternal life.

- ii) ***Honoring the Lord with the first fruits of my income shows I understand my whole life has now come under new ownership through redemption - 1 Corinthians 6:19-20 - "Or do you not know that your body is a temple of the Holy Spirit within you, whom you have from God? You are not your own, [20] for you were bought with a price. So glorify God in your body."***

- iii) ***Honoring the Lord with the first fruits of my income acknowledges my trust in the Lord's provision for all my future needs - Proverbs 3:9-10 - "Honor the LORD with your wealth and with the firstfruits of all your produce; [10] then your barns will be filled with plenty, and your vats will be bursting with wine."***

The very nature of the gift forces faith. If I give to the Lord **after** I have already met all my other financial obligations there is nothing in the nature of the giving that fosters trust in the Lord. But because He calls for the **first** of all my income my giving speaks my trust in God's ability to provide for me **after** I have honored Him with my wealth.

- b) ***Wise people are generous with those in need - Proverbs 11:24-25 - "One gives freely, yet grows all the richer; another withholds what he should give, and only suffers want. [25] Whoever brings blessing will be enriched, and one who waters will himself be watered."***

This is a huge theme in the Scriptures. Texts could be easily piled up from both the Old and New Testaments, but this one alone will make the point. Because God is Lord of all that is, He watches over the response of the rich toward those who are in need. While this principle certainly gets a great deal of abuse in the distorted teaching of many, it is still, none the less true, that **God promises to prosper the one who**

*is generous with the needy.*

Besides which, Jesus said He'd be asking us about this one day: **Matthew 25:41-46** - "Then he will say to those on his left, 'Depart from me, you cursed, into the eternal fire prepared for the devil and his angels. [42] For I was hungry and you gave me no food, I was thirsty and you gave me no drink, [43] I was a stranger and you did not welcome me, naked and you did not clothe me, sick and in prison and you did not visit me.' [44] Then they also will answer, saying, 'Lord, when did we see you hungry or thirsty or a stranger or naked or sick or in prison, and did not minister to you?' [45] Then he will answer them, saying, 'Truly, I say to you, as you did not do it to one of the least of these, you did not do it to me.' [46] And these will go away into eternal punishment, but the righteous into eternal life."

- c) ***The wise person knows that even if he has much money, it is still sinful to waste it foolishly - Proverbs 23:19-21*** - "Hear, my son, and be wise, and direct your heart in the way. [20] Be not among drunkards or among gluttonous eaters of meat, [21] for the drunkard and the glutton will come to poverty, and slumber will clothe them with rags."

Because God is ruler of my **whole** life, and everything I do is to reflect His glory and purpose, the measurement of what I **should** do with my wealth isn't dictated merely by what I may be able to **afford**. In these verses, drunkenness and gluttony are merely two common examples of **wasted wealth**. The way I spend my money, as one redeemed and delivered and set apart by the Lord for another kingdom, should reflect not merely what I **could** do with my money, but what would be most **pleasing to my Master**.

Oh how we need to fight the myth that life-style is meant to always rise to the level of income. To live a certain way just because I know I can afford it is to function like an atheist.

- d) ***The wise person will not sacrifice higher priorities in the pursuit of wealth - Proverbs 22:1-2*** - "A good name is to be chosen rather than great riches, and favor is better than silver or gold. [2] The rich and the poor meet together; the LORD is the maker of them all."

There are things far more important than wealth. What a wonderful reminder! Riches are certainly valued in our world, and handled with wisdom can do much to enrich our lives and the lives of those around us. But we're reminded in these verses that wealth can never enrich our lives like inward character and the love and respect of others.

Sadly, this is often forgotten. It is the height of foolish living to sacrifice home, family, friendships and integrity, even if great wealth is amassed in the process. The life will only be left poorer and emptier, though those who blindly chase after riches won't see it until it's too late.

Why is a good name - a good reputation with others - more valuable in the Lord's eyes than riches? Because a good reputation **enhances the cause of Christ and the spread of the Gospel**. This has nothing much to do with the mere value of a good self-image (though peace of mind and contentment are certainly blessed **side-effects** of such a lifestyle). The real value of a good reputation reaches far beyond this life and can influence others for Christ and eternity:

**Matthew 5:16** - "In the same way, let your light shine before others, so that they may see your good works and give glory to your Father who is in heaven."