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Sermon Notes

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## **Proverbs on Money**

**Many fabulously wealthy men in history: what would some ambitious young money-chaser pay to take a wealth seminar from some of them!!!**

In 2008, Forbes Magazine published their list of the wealthiest people in history; they searched around the world through the various ages of history: the Information Age, the Industrial Age, the Middle Ages, the Ancient World. The listing was based solely on net worth at the time of their maximum wealth, adjusted for inflation based on 2007 US Dollars. The criterion was the individual's percentage of the Gross Domestic Product of the nation in which they lived.

The wealthiest man in history, according to Forbes, was John D. Rockefeller, the founder of Standard Oil, whose wealth peaked at 318 billion dollars. Second on the list was steel magnate Andrew Carnegie

Most of the top 100 lived in the last century and a half; what amazed me was that 21 of the top 50 were born in America

This list from Forbes went back into Antiquity and covered some wealthy people from the past:

Marcus Licinius Crassus, (d. 53 BC); worth 200 million gold sesterces; earned money by organizing firemen to go to burning estates, and while they were burning, offering to buy them for pennies on the dollar; as soon as the sale was agreed to, the firemen would quickly save what was left of the estate; if the owner refused to sell, the firemen would leave and allow the estate to burn; in this shrewd way and others, this ruthless man built a fortune that would have been worth almost \$170 billion today

Alan the Red, from the 11<sup>th</sup> century, a companion of William the Conqueror, the last successful invader of the British Isles; amassed land holdings and other wealth from conquest that, in today's terms would have amounted to \$167 billion

Even Cleopatra was on the list, as was Pharaoh Amenhotep the IIIrd

But there was not a single mention of King Solomon... not even any explanation of why he wasn't mentioned

***1 Kings 10:23-24 King Solomon was greater in riches and wisdom than all the other kings of the earth. <sup>24</sup> The whole world sought audience with Solomon to hear the wisdom God had put in his heart.***

Solomon's yearly accumulation of gold was 666 talents... approximately 800 million dollars a year!!!

He had fleets of trading ships that brought him vast wealth from distant lands

He was a man who knew from personal experience the advantages and disadvantages of WEALTH

So as we come to the book of Proverbs to talks about MONEY, we are sitting at the feet of one of the all-time world experts on the topic

## I. How to Read Proverbs

### A. Wisdom: The Science of Living Skillfully

1. Today we begin a careful look at Proverbs on a specific topic... up till now, we've just looked at those initial and famous sections in Proverbs 1-9... but now we are studying some specific proverbs on various topics
2. The primary Hebrew word for wisdom: *hokma*... it means "skillful living"
3. A practical, rubber-meets-the-road book , with an eye for detail

Derek Kidner: "There are details of character small enough to escape the mesh of the law and the broadsides of the prophets, and yet decisive in personal dealings. Proverbs moves in this realm, asking what a person is like to live with or to employ; how he manages his affairs, his time and himself. This good lady, for instance—does she talk too much? That cheerful soul—is he bearable in the early morning? And this friend who is always dropping in—here is some advice for him... and for that rather aimless young man, some advice as well..."

### 4. Central question of life: WISDOM or FOLLY

- a. Will we live in wisdom toward God or will we live as fools?
- b. God created the physical world; John Calvin called it the "theater of God's glory"
- c. God's laws are intended to be lived out in that theater, and God watches everything we do
- d. Proverbs shows us how to please God, how to glorify Him in the mundane issues of life, as in the sublime ones as well...
- e. Proverbs will guide us through the random Monday mornings, as well as the once-in-a-lifetime events as well

### B. What Is a Proverb?

1. Pithy statement of wisdom... memorable, easy to learn and to repeat

2. Common-sense description of life... not something universally true, but still something generally helpful to consider
  3. A proverb captures that wisdom in a memorable form
- Ben Franklin's "Poor Richard's Almanac"
    - **"A stitch in time saves nine"** (in other words: taking early action when we first see a problem will save us much more trouble later on)
    - **"Early to bed, early to rise makes a man healthy, wealthy and wise"**
    - **"An apple a day keeps the doctor away"** (in other words, a good diet is essential to long term health)
  - So it is with all these Proverbs
    - They are not binding contracts of universal truth that have no exceptions
    - Rather, they are practical insights about the best way to navigate through life

### C. General Clues on How to Read Proverbs (Mark Dever, *The Message of the Old Testament*)

#### 1. Clue #1: Common sense is required

#### **"Look before you leap"**

- Meaning: before you take a decisive action, be certain you have considered all the ramifications... think about what will happen before you act
- We know it doesn't mean that EVERY TIME someone leaps without looking, there are dire consequences
- But we know that sometimes, if we leap without looking, something devastating can happen
- So in general, it's best to look before leaping
- AND we know that the saying "look before you leap" extends to all areas of life... it doesn't just cover the narrow matter of leaping
- It may have been a long time since you personally have done any leaping
- BUT you make critical decisions frequently that affect your future happiness
- So before you quit a job, be certain that you have considered what may happen; or before you pull out into an intersection, be sure that you have looked carefully left

and right; and before you get married, be certain that this person is the one God would have you marry; and before you buy a car, be sure that you have researched that car thoroughly

## II. Proverbs on Money: Major Themes

### A. Spiritual Health is Better than Wealth

***Proverbs 16:16 How much better to get wisdom than gold, to choose understanding rather than silver!***

1. Wisdom ultimately is living wisely BEFORE GOD... with an eye to eternity
2. Many a rich man is actually a fool in God's sight
  - a. Jesus told several parables in which a rich man was actually a fool in the things of God
  - b. In the Parable of the Rich Man and Lazarus, the rich man shows no concern for the needs of Lazarus, a symptom of the generally selfish way in which he was living his life
  - c. In the Parable of the Rich Fool, the Rich Man wants to tear down his barns and build bigger barns so he can live the rest of his life in self-indulgent sloth
  - d. Clearly, then, on Judgment Day, material wealth will be of no value whatsoever... more on this at the end of the sermon
3. Solomon understood better than anyone else how spiritual EMPTY it can be to accumulate wealth and possessions and be empty toward God

***Proverbs 15:16 Better a little with the fear of the LORD than great wealth with turmoil.***

4. Practical step: Honor God with your wealth

***Proverbs 3:9-10 Honor the LORD with your wealth, with the firstfruits of all your crops; <sup>10</sup> then your barns will be filled to overflowing, and your vats will brim over with new wine.***

Application:

Be faithful in giving!!!

FBC: in line with the economic struggles of our nation, we have been significantly behind in our church budget all year long; though our cash flow is generally okay because the elders and staff have kept spending way down compared to the budgeted expenses, yet it is a

matter for prayer! Ask the Lord if your giving of tithes and offerings rightly reflects a healthy faith

## B. How Wealth is Made

1. Given as a gift from God

***Proverbs 10:22 The blessing of the LORD brings wealth, and he adds no trouble to it.***

2. God especially gives it to those who pursue wisdom and righteousness

***Proverbs 8:18-21 With me are riches and honor, enduring wealth and prosperity. <sup>19</sup> My fruit is better than fine gold; what I yield surpasses choice silver. <sup>20</sup> I walk in the way of righteousness, along the paths of justice, <sup>21</sup> bestowing wealth on those who love me and making their treasuries full.***

***Proverbs 22:4 Humility and the fear of the LORD bring wealth and honor and life.***

3. The result of honest labor

***Proverbs 10:4 Lazy hands make a man poor, but diligent hands bring wealth.***

4. The result of a careful savings plan enacted over years

***Proverbs 13:11 Dishonest money dwindles away, but he who gathers money little by little makes it grow.***

5. Received as an inheritance from parents

***Proverbs 19:14 Houses and wealth are inherited from parents, but a prudent wife is from the LORD.***

6. NEGATIVELY: Wealth can also come as the result of dishonesty and sin

- a. Proverbs has much to say about the wealth of the wicked

- b. So Solomon realizes that, just because someone is wealthy, it doesn't mean they are righteous

***Proverbs 28:6 Better a poor man whose walk is blameless than a rich man whose ways are perverse.***

- i) So wealth can come from highway robbery

***Proverbs 1:11-14 let's lie in wait for someone's blood, let's waylay some harmless soul; <sup>12</sup> let's swallow them alive, like the grave, and whole, like those who go down to the pit; <sup>13</sup> we will get all sorts of valuable things and fill our houses with plunder; <sup>14</sup> throw in your lot with us, and we will share a common purse***

ii) Or dishonest business practices

***Proverbs 20:17 Food gained by fraud tastes sweet to a man, but he ends up with a mouth full of gravel.***

iii) Or exorbitant interest

***Proverbs 28:8 He who increases his wealth by exorbitant interest amasses it for another, who will be kind to the poor.***

iv) Or oppressing the poor

***Proverbs 22:16 He who oppresses the poor to increase his wealth and he who gives gifts to the rich-- both come to poverty.***

v) Or stinginess

***Proverbs 28:22 A stingy man is eager to get rich and is unaware that poverty awaits him.***

But in all those cases, the wealth amassed by wickedness comes to nothing

***Proverbs 10:2 Ill-gotten treasures are of no value, but righteousness delivers from death.***

### C. How Wealth is Lost

1. First of all, ALL material wealth will be lost at some point

***1 Timothy 6:7 For we brought nothing into the world, and we can take nothing out of it.***

***Job 1:21 "Naked I came from my mother's womb, and naked I will depart.***

2. So also Proverbs makes it clear how TEMPORARY is wealth

***Proverbs 23:5 Cast but a glance at riches, and they are gone, for they will surely sprout wings and fly off to the sky like an eagle.***

3. Sexual immorality leads to poverty

***Proverbs 5:8-10 Keep to a path far from [the adulteress], do not go near the door of her house, <sup>9</sup> lest you give your best strength to others and your years to one who is cruel, <sup>10</sup> lest strangers feast on your wealth and your toil enrich another man's house.***

***Proverbs 29:3 a companion of prostitutes squanders his wealth***

4. So also laziness and negligence

***Proverbs 24:33-34 A little sleep, a little slumber, a little folding of the hands to rest--<sup>34</sup> and poverty will come on you like a bandit and scarcity like an armed man.***

***Proverbs 27:23-24 Be sure you know the condition of your flocks, give careful attention to your herds; <sup>24</sup> for riches do not endure forever, and a crown is not secure for all generations.***

5. And love of pleasure

***Proverbs 21:17 He who loves pleasure will become poor; whoever loves wine and oil will never be rich.***

Long story short... all of our wealth will depart from us at some point... best to use it wisely in serving the Lord and the needs of the poor

#### D. The Dangerous Side of Wealth

TWO GREAT DANGERS: Yearning for money; and trusting in money

1. Yearning for it

***Proverbs 23:4 Do not wear yourself out to get rich; have the wisdom to show restraint.***

***Proverbs 28:20 A faithful man will be richly blessed, but one eager to get rich will not go unpunished.***

2. Trusting in it

***Proverbs 11:28 Whoever trusts in his riches will fall, but the righteous will thrive like a green leaf.***

***Proverbs 18:11 The wealth of the rich is their fortified city; they imagine it an unscalable wall.***

#### E. Justice for the Poor and Needy

1. The Book of Proverbs is keenly aware of the issue of poverty, the needs and claims of the poor and downtrodden

2. We have already seen a number of Proverbs that relate to the poor and needy: like wicked men who get wealthy by oppressing them

3. Proverbs acknowledges the obvious inequities of life

***Proverbs 13:23 A poor man's field may produce abundant food, but injustice sweeps it away.***

4. God is concerned that the righteous demonstrate their compassion by caring for the poor and needy

a. By showing them material kindness

***Proverbs 14:31 He who oppresses the poor shows contempt for their Maker, but whoever is kind to the needy honors God.***

***Proverbs 19:17 He who is kind to the poor lends to the LORD, and he will reward him for what he has done.***

NOTE on this Proverb:

This may be the most certain savings plan in uncertain times... INVEST in the poor and needy!! You may say, "How can I give to the poor and needy? I have to provide for my own family!" Then you proceed to store up money for the future, and to make investments for the future provision of your family.

John Newton: "If you had a little money to spare, would you not lend it to me, if I assured you it would be repaid when wanted?... Proverbs 19:17 says ***“He that hath pity upon the poor lendeth to the Lord, and that which he hath given will he pay him again.”*** What think you of this text? Is it the word of God or not? I dare stake all my interest in your friendship.... That if you act upon this maxim, in a spirit of prayer and faith, with a single eye to his glory, you shall not be disappointed." [Quoted in Tim Keller, *Ministries of Mercy*, p. 70]

b. By speaking up for them in court

***Proverbs 22:22-23 Do not exploit the poor because they are poor and do not crush the needy in court, <sup>23</sup> for the LORD will take up their case and will plunder those who plunder them.***

***Proverbs 31:8-9 Speak up for those who cannot speak for themselves, for the rights of all who are destitute. <sup>9</sup> Speak up and judge fairly; defend the rights of the poor and needy."***

## F. Borrowing and Lending

### 1. We are a debtor nation

The Federal Deficit: \$11.6 trillion!!!!

The typical American family is buried in debt. According to the Federal Reserve Fund, household debt equals almost 25 percent of net household worth, or 136 percent of disposable income. After wages fell behind inflation for a decade, Americans mortgaged their homes and ran up their credit cards to cover living expenses.

In 2005, Americans spent \$42 billion more than they earned

Our trade deficit with the world is \$850 billion...

### 2. Shocking statistics

the average American household with at least one credit card has more than \$9,000 in credit card debt. Sadly, most people are oblivious to the tremendous cost of excessive credit.

For example, if you wanted to stop using your credit card and pay off a \$1,000 credit card debt making only the minimum monthly payment, it could take seven to eight years! That's because, even though the principal is slightly reduced every month, the interest clock keeps ticking.

The pitch is appealing -- "Easy monthly payments," but easy for whom? According to the Federal Reserve, consumer debt in America as of January 2007 was \$2.2 trillion, and \$878.7 billion of that was revolving debt -- most of it from credit cards. At simple interest on the average credit card rate of 12.4 percent, that means this year consumers could pay at least \$85 billion in interest for credit card and other revolving debt.

### 3. Out of control appetites

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

We get into debt when we have ravenous appetites for material possessions

Michael Jackson, amazingly, was in a mountain of debt when he died:

Despite taking in hundreds of millions of dollars as one of the most successful pop musicians of all time, Jackson racked up about \$500 million of debt, according to sources cited by The Wall Street Journal earlier this month.

He was spending \$20-30 million more than he was taking in year by year; he had a lavish lifestyle characterized by huge shopping sprees for toys and antiques; he had, according to one accountant, absolutely no sense of the value of money and possessions

That is a grotesque example of a problem many Americans are having... devouring our own resources by an unsupportable lifestyle

By contrast, by controlling his appetites, a wise man builds money by saving carefully over the years

### 4. Proverbs' warnings about borrowing

***Proverbs 22:7 The rich rule over the poor, and the borrower is servant to the lender.***

Working on the MasterCard plantation:

When I graduated from MIT, I immediately was deluged by credit card companies offering me free credit cards... they wanted me to work as a bond-slave on their financial plantation

Tea plantations in Ceylon; recruiters attract low-caste Indians to come to Ceylon and work on the plantations; they are given wage advances, which in effect bind them as slaves to the

plantation for years and years... their own wages are very low, so it is very difficult for these laborers to pay off their debts

So it is with MasterCard, Visa, and other credit cards: Chase Manhattan loans American consumers up to \$10,000 or more, but at an exorbitant rate... some people, caught up in the materialism of the American dream overspend on vacations, furnishings for the home, eating out, electronics, etc. They cannot make their monthly payments and settle into a pattern of paying only the minimum on multiple cards

I have no idea how many of you are in discretionary debt, but it is almost certainly hindering your ministry and your ability to give freely to the Lord's work

There are a few excellent Christian ministries designed to help American Christians get out of debt

Crown Financial is one of them

#### 5. Proverbs' warnings about lending at usury

***Proverbs 28:8 He who increases his wealth by exorbitant interest amasses it for another, who will be kind to the poor.***

There are extreme warnings in the Bible against usury

#### G. Business Practices

##### 1. Honest scales and weights = honesty in business

***Proverbs 11:1 The LORD abhors dishonest scales, but accurate weights are his delight.***

***Proverbs 16:11 Honest scales and balances are from the LORD; all the weights in the bag are of his making.***

***Proverbs 20:23 The LORD detests differing weights, and dishonest scales do not please him.***

2. The recent financial scandals—like Enron, and the Ponzi schemer Bernie Madoff, who cheated investors out of literally billions of dollars—have shown the depths to which some will go to defraud customers
3. God has called Christian business owners to be sure they give honest prices and run an honest business
4. So also Christian workers are to do the same for their employers an honest day of work for an honest day of pay

***Colossians 3:22 Slaves, obey your earthly masters in everything; and do it, not only when their eye is on you and to win their favor, but with sincerity of heart and reverence for the Lord.***

#### H. Good Money Habits Summary

1. Trust in the Lord and honor His righteousness above all money
2. Beware of money: either seeking it too much or trusting in it; money is one of the greatest IDOLS in the world
3. Remind yourself that someday all your money will be gone... SO...
4. Honor the Lord with your wealth, giving it away for His glory—invest in eternity by advancing the gospel and caring for the poor and needy
5. Work honestly and diligently, knowing the condition of your means of wealth
6. Amass savings gradually, by reducing expenditures and increasing earnings
7. Beware of debt

### III. Wealth and Righteousness on the Day of Judgment

#### A. Material Wealth Limited Now... Useless on the Day of Judgment

***Proverbs 11:4 Wealth is worthless in the day of wrath, but righteousness delivers from death.***

This is a true warning for all who would seek to get wealthy!!! On the day of wrath, God will accept none of our wealth as a payment for our sins

***Matthew 16:26 What good will it be for a man if he gains the whole world, yet forfeits his soul? Or what can a man give in exchange for his soul?***

BUT RIGHTEOUSNESS DELIVERS FROM DEATH!!!

Whose righteousness?

***Proverbs 20:9 Who can say, "I have kept my heart pure; I am clean and without sin"?***

So the only righteousness that delivers from eternal death... Jesus Christ's:

***Romans 3:22 This righteousness from God comes through faith in Jesus Christ to all who believe.***

***2 Corinthians 5:21 God made him who had no sin to be sin for us, so that in him we might become the righteousness of God.***

So wealth is worthless on the Day of Judgment... but Christ's righteousness endures forever

B. Christ's Wisdom on Money: Better than Solomon's

***Luke 12:32-34 "Do not be afraid, little flock, for your Father has been pleased to give you the kingdom. <sup>33</sup> Sell your possessions and give to the poor. Provide purses for yourselves that will not wear out, a treasure in heaven that will not be exhausted, where no thief comes near and no moth destroys. <sup>34</sup> For where your treasure is, there your heart will be also.***

Though Solomon hints at this, Jesus fills it out much better

You see Jesus was RICHER than Solomon, and Jesus LIVED THIS OUT better than Solomon

***2 Corinthians 8:9 For you know the grace of our Lord Jesus Christ, that though he was rich, yet for your sakes he became poor, so that you through his poverty might become rich.***

The best thing we can do with our money is give it away for the Kingdom