

Proverbs
Dollars and Sense

Sunday, June 6, 2010

Deuteronomy 8:1-20

Today we're going to be considering what Proverbs has to say about dollars and sense, that is, about *money* and *wisdom*. And we're going to find that Proverbs takes it as a given that people wish to be wealthy, and that there is nothing wrong with this. While there are certainly dangers to desiring to be wealthy, the wish is never rebuked, except insofar as illicit means are used to fulfill the wish.

Many people are reluctant to talk about money in church. They think it is unspiritual. But one of the things that I love about the Bible and have come to appreciate more and more over the years is that it is very down to earth. It's very *worldly*, in the sense that it teaches us how to live *in this world*. And this is a good thing because this is where we live. We need to know the way to heaven, to be sure. But we also need to know how to live in this world while we're here. And a very large part of living in this world has to do with money.

As we will learn, money is not regarded in Scripture as an intrinsic evil, as some people think. "But doesn't the Bible say, 'Money is the root of all evil?'" No, it doesn't, actually. It says, "The *love* of money is a root of all kinds of evil" (1 Tim. 6:10a). Not money itself; but the love of it. And there is a big difference! Now, Paul warns us that there are many dangers that attend the desire to be wealthy. And we would do well to be aware of this. He says,

Those who desire to be rich fall into temptation, into a snare, into

many senseless and harmful desires that plunge people into ruin and destruction. 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 (1 Tim. 6:9-10).

You see here how it is not money itself but the love of money, especially where this love is pursued as an ultimate goal; where the acquisition of wealth subordinates every other consideration; when making money is so high a priority that you are willing to sacrifice your relationship with your wife and your children; betray your friends; and willing to cut whatever ethical corners are necessary in order to make a buck.

But let us understand this clearly. Money is not an intrinsic evil. It is simply a tool—in fact the single most useful tool there is. If you have a mechanical problem with your car and you don't have the proper tool to fix it, but you have money, you can purchase the tool you need. Or better yet, you can hire someone to do the repair work for you. Money is merely a means to an end. Money is "in order to." I have a need, and money enables me to fulfill it. That's all. It's a tool; and it has no more moral character in and of itself than any other tool. Does a screw driver have moral character? Is it good or evil in and of itself? No, of course not. A good or evil purpose may be made of it. You can use it to fix something that is broken. Or you can use like a weapon to kill somebody. But it has no moral character in and of itself. By itself it just sits there. (This is relevant to the issue of gun control.)

The same is true of money. It has no moral character in and of itself. It can be used for a good purpose or a nefarious one, but by itself it just sits there. It doesn't do—it can't do—anything good or evil *by itself*. Money is merely a tool, serving as a medium of exchange. A good or evil purpose may be made of it, but it is neither good nor evil in and of itself.

The Lord himself, here in Deuteronomy 8 tells Israel—warns Israel—not to forget that it was he who gave them the power to get wealth. And later in this same book he promises the blessing of wealth as a reward for covenant faithfulness. Some of God’s choicest saints were fabulously wealthy men. Think of our fathers: Abraham, Isaac, and Jacob. Think of King David and Solomon.

It’s true that the possession of wealth carries with it certain temptations, but so does poverty. And if it’s all the same to you, I think I’d rather deal with the temptations that come with wealth, than the ones that come with poverty.

There are some great lines in Fiddler on the Roof about this.

Perchik: Money is the world's curse.
Tevye: May the Lord smite me with it! And may I never recover!

Tevye: Oh, dear Lord. You made many, many, poor people. I realize, of course, it's no shame to be poor... but it's no great honor either. So what would be so terrible... if I had a small fortune?

Money is essential to life. So Proverbs has much to say about it. And so does Jesus, by the way. So those who think it is unspiritual to talk about money are trying to be more spiritual than Jesus, which is never a good thing.

I want to make clear that, although we are, like Proverbs, taking it as a given that wealth is a blessing worthy of being sought, *we have nothing to do with the so-called "prosperity gospel."* We have nothing to do with the name it and claim it; blab it and grab it folks. Although, if you want to give it

a go and see what comes of it; if you want to give a few thousand dollars to the building fund and claim a hundred fold return just to see what happens, you're more than welcome to try.

Dollars and Sense—Money and Wisdom

- I. The first thing we want to do is to put the matter of money into perspective. Although it is an incredibly useful tool, it is not the most important thing in life—not the most *valuable* thing in life
 - A. *Wisdom* is more important than money
 1. “How much better to get wisdom than gold! To get understanding is to be chosen rather than silver” (16:16)
 2. “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” (3:13-15). Why is this?
 - a. Because “Long life is in her right hand; in her left hand are riches and honor” (3:16)
 - b. In other words, pursue wealth, and if you're fortunate you will find it; but pursue wisdom, and along with wisdom you will find long life, riches, and honor!
 3. We find the same thing in chapter eight: “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” (8:10-11). And then in verse 19...
 - a. “Riches and honor are with me, enduring wealth and righteousness” (8:19)
 - B. Righteousness is more important than money. If a choice must be made, it is better to be a *good* man than a rich one.

1. "Better is a little with righteousness than great revenues with injustice" (16:8)
 2. "Better is a poor man who walks in his integrity than a rich man who is crooked in his ways (28:6; cf. 19:1)
- C. The fear of God is more important than money
1. "Better is a little with the fear of the LORD than great treasure and trouble with it" (15:16)
 2. "The reward for humility and fear of the LORD is riches and honor and life" (22:4)
- D. Wisdom, righteousness, and the fear of God are all related. We could say they are synonyms, each emphasizing different aspects of the same underlying virtue.
1. Wisdom emphasizes the consequences of behavior and the fact that things tend to go well for the righteous who fear God.
 2. Righteousness emphasizes the moral character of wisdom, and of those who fear God
 3. The fear of the Lord emphasizes the motive for pursuing wisdom and righteousness
- II. Wealth is inevitably tied to one's work ethic. This is perhaps the single most important thing to know if you want to *increase* your wealth. You must be willing to work!
- A. Now, there are many temptations we are confronted with in life. And these temptations are normally rooted in what are otherwise lawful desires.
1. For instance, we all have a natural, God-given desire for food; and to satisfy this desire is pleasurable. I mean, who *doesn't* like to eat? It's pleasurable to the taste buds and pleasurable to the belly. Nothing wrong with that in and of itself. But arising from this desire, and from the pleasure derived in

satisfying it, is a temptation to overindulge, to overeat, to become a glutton. The desire itself is fine; it's lawful. But we must exercise self-control in satisfying it.

2. In the same way, we all have a natural, God-given desire for physical intimacy. Again, nothing wrong with this, in and of itself. But we must not seek to fulfill the desire indiscriminately. We must observe the limitations that God has imposed.
3. In the same way, we all have a natural desire for ease and comfort. Once again, there is nothing wrong with this. In fact, this desire has been the mother of many inventions.
 - a. Someone once had the brilliant idea that instead of the back-breaking labor of tilling the ground by hand with hoe he could hook up a much bigger, much heavier contraption behind an ox, and have the ox do his work for him. Then someone had the idea of using two oxen. And what do we have today? Nice air-conditioned cabs in GPS guided 500 hp tractors.
 - i. Ad for a top of the line John Deere tractor: "Enjoy the big-time comfort and great visibility of the quieter command-view cab. Think of it as your personal luxury suite."
 - b. Women for thousands of years have had to endure unbelievable pain in childbirth. But now they can have a virtually pain-free delivery by having an epidural
 - c. Most inventions have come as a result of wishing to make work easier, more comfortable. And there is nothing wrong with that, because it also makes work more efficient and productive, too.
4. The desire for ease and comfort is natural. Nothing wrong with it. But we can have an inordinate desire for ease and comfort that leads to sin—the sin of laziness. And yes, laziness is not merely foolish. It is *sinful*.

- B. Proverbs often compares the fortunes of the sluggard and the diligent
1. The sluggard—Proverbs teaches, and experience confirms it, that the sluggard will suffer poverty
 - a. “A slack hand causes poverty” (10:4)
 - b. “I passed by the field of a sluggard, by the vineyard of a man lacking sense, and behold, it was all overgrown with thorns; the ground was covered with nettles, and its stone wall was broken down. Then I saw and considered it; I looked and received instruction. A little sleep, a little slumber, a little folding of the hands to rest, and poverty will come upon you like a robber, and want like an armed man” (24:30-34)
 - c. While we are on the subject of sleep:
 - i. “Love not sleep, lest you come to poverty; open your eyes, and you will have plenty of bread” (20:13)
 - ii. “Slothfulness casts into a deep sleep, and an idle person will suffer hunger” (19:15)
 - iii. “As a door turns on its hinges, so does a sluggard on his bed” (26:14)
 - d. Now, the sluggard, of course, has excuses...I mean *reasons* for his sluggardliness
 - e. “The sluggard is wiser in his own eyes than seven men who can answer sensibly” (26:16)
 - i. He always has an answer for those who are telling him he should be out working
 - ii. Experience with administering emergency benevolence funds. When I ask them about their work history, the answer always begins something like, “Well, you see, it’s like this...”

- (a) "When we were with you, we would give you this command: If anyone is not willing to work, let him not eat. For we hear that some among you walk in idleness, not busy at work, but busybodies. Now such persons we command and encourage in the Lord Jesus Christ to do their work quietly and to earn their own living" (2 Thes. 3:10-12)
- (b) We have no obligation to help the sluggard, even if he cries and whines and complains and accuses us of having no compassion. If we rush to shield people from the consequences of their irresponsibility we encourage them to continue to be irresponsible. Let the sluggard feel the pinch of hunger. "A worker's appetite works for him; his mouth urges him on" (16:26)
- f. Some of the excuses...I mean *reasons* that a sluggard comes up with can be pretty far-fetched. "The sluggard says, 'There is a lion outside! I shall be killed in the streets!'" (**22:13**; see also 26:13)
- g. A sluggard's sluggardliness can be pretty extreme
 - i. "The sluggard buries his hand in the dish; it wears him out to bring it back to his mouth" (26:15; 19:24)
- h. A sluggard can talk a good talk
 - i. "In all toil there is profit, but mere talk tends only to poverty" (14:23)
 - ii. The only muscle a sluggard ever uses is his tongue. He'll tell you all about how *some day* he's going to be rich. *Some day* he's gonna have this, and *some day* he's gonna have that. *Some day* his fortunes are going to change, because *some day*... What? He's going to work? No, *some day* he's going to win the lottery or get an inheritance from a rich relative.

2. So much for the sluggard. What about the diligent?

- a. "A slack hand causes poverty, but *the hand of the diligent makes rich*" (10:4)
 - i. Some people have their wealth because they were born into it. They inherited it.
 - ii. Most have their wealth because they have worked for it. They have worked harder, longer, and smarter than the next guy.
 - iii. It doesn't matter where you start. What matters is *that* you start. If the best job you can get is flipping burgers, then be the best burger flipper in the joint. Show up early. Stay late. Do more than is required of you. Do a *better* job than is required of you. Your work will be noticed and it will be rewarded.

"But flipping burgers is a dead end job."

Not if you have a will to succeed. You'll take the work ethic that you developed flipping burgers, and the glowing recommendation of your superiors to a better job. And you'll do the same thing there, and you will gradually work your way up. Don't despise the day of small things.

- b. "The hand of the diligent will rule, while the slothful will be put to forced labor" (12:24)
- c. Diligence not only leads to an increase of wealth, but to an increase of power too
- d. Those who are willing to labor hard and wise will be entrusted by their superiors with greater and greater responsibility. They will be promoted (and receive better pay); while the slothful, will always be working (if they're working at all) low-pay, dead-end jobs. And they will always be complaining about how the system is against them. It's always somebody else's fault why they don't

prosper. "The boss doesn't appreciate what I do." "The boss doesn't like me." etc.

- e. "Whoever is slothful will not roast his game, but the diligent man will get precious wealth" (12:27)
 - i. It's not because he's too lazy to roast his game, it's because he's too lazy to hunt! He doesn't have any game to roast
- f. "The soul of the sluggard caves and gets nothing, while the soul of the diligent is richly supplied" (13:4)
- g. The diligent plan for the future
 - i. "The plans of the diligent lead surely to abundance, but everyone who is hasty comes only to poverty" (21:5)

III. Avoid illicit means of acquiring wealth: "Treasures gained by wickedness do not profit" (10:2)

A. Oppressing the poor

- 1. "Whoever oppresses the poor to increase his own wealth, or gives to the rich, will only come to poverty" (22:16)
- 2. "Do not rob the poor, because he is poor, or crush the afflicted at the gate, for the LORD will plead their cause and rob of life those who rob them" (22:22-23)
- 3. "Do not...enter the fields of the fatherless" (23:10)

B. Cheating in business

- 1. "A just balance and scales are the LORD's; all the weights in the bag are his work" (16:11)
- 2. "Unequal weights are an abomination to the LORD, and false

scales are not good" (20:23)

C. Real estate theft

1. "Do not move the ancient landmark that your fathers have set" (22:28)

IV. Avoid get rich quick schemes

A. "Wealth gained hastily will dwindle, but whoever gathers little by little will increase it" (13:11)

1. Most lottery winners go bankrupt shortly after they win (refer to article)

V. Don't consume everything you make

A. "Precious treasure and oil are in a wise man's dwelling, but a foolish man devours it" (21:20)

1. Treasure and oil are in a wise man's dwelling because he has not consumed everything he has produced. He patiently labors; he patiently saves; he patiently invests. He builds his wealth over time
 - a. To such an extent that he passes on his wealth to his descendants: "A good man leaves an inheritance to his children's children, but the sinner's wealth is laid up for the righteous" (13:22)
2. Not so the fool. He spends everything he makes. "Precious treasure and oil are in a wise man's dwelling, but a foolish man devours it" (21:10). He devours everything he makes.
 - a. Actually he does even more than this. He saddles his children and his children's children with debt. The wise man leaves money to his children's children; the fool steals from his children's children; and those who are really clever at it get elected to office and do this on a national scale!

VI. Recognize the limitations of money.

A. Money is a very useful tool, as we have seen

1. "A rich man's wealth is his strong city [it's his defense]; the poverty of the poor is their ruin" (10:15)

a. A rich man is insured against many of the risks, dangers, and losses of life

B. But there are some things that money can't buy

1. It can't buy redemption from the wrath of God

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

b. Don't think you can pay God off. Don't think you can atone for your sins by giving him money.

VII. Riches are often fleeting

A. "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" (23:4-5)

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

C. Therefore riches should not be trusted

1. "Whoever trusts in his riches will fall" (11:28)

2. "A greedy man stirs up strife, but the one who trusts in the Lord will be enriched" (28:25)

- VIII. Because the righteous trust in the Lord, they give generously and prosper, while the stingy will suffer lack
- A. "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" (11:24-25)
- IX. And the most important thing of all...
- A. "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)

Finally, we should seek an honest appraisal of ourselves and our ability to handle money wisely.

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 (30:8-9)