

# Becoming Wise About Money

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[ 0 : 00 ] Well, this morning, I want us to talk about a problem, a major problem in this country, money problems.

Many people struggle with money matters. A lot of it, really, as we're going to see here in a moment, a lot of it is with money management.

And you see that because it happens across the board, all walks of life. Single people, I'm talking about single adults working, making good money.

You see it in married couples with both of them working. You see money problems, obviously, in some people's lives who have low-paying jobs, but you see it a lot in people who have high-paying jobs.

And money problems is no respecter of race. There's money problems in white and black homes and every race.

[ 1 : 21 ] The source of many people's problem is not that they don't have enough money. Now, it is for some people.

But the source of the problem for many people is they don't know how to manage it or they're not willing to exercise the self-control and personal discipline necessary to wisely manage their resources.

As I look back on my grandparents that I grew up right beside and knew very, very well, they were like another set of parents to me.

They never had a lot of money. They both worked hard all their lives, but they both, neither one ever had high-paying jobs.

My grandfather had a, what you'd call a decent-paying job, and my grandmother, it was not as good as his. But they never, never ceased, as far as I could tell, to live what they considered to be a comfortable life.

[ 2 : 39 ] Now, you understand what I said. They lived what I observed to be, they thought it was a comfortable life because it didn't take a whole lot to make them comfortable. It didn't take a whole lot to make them happy.

They were content to work, to save, to give to their church, their family, and to neighbors in need, and to always live within their income.

They lived 65 years in what, when they started out, was an old five-room frame house.

They never owned two cars at the same time. They didn't take vacations. Now, I'm not exaggerating here.

They always seemed to be just happy and content with who they were and what they had, never complained about what they didn't have, and never said anything of a negative nature about people who had more than them, people who were obviously better off than they were.

[ 3 : 54 ] They always managed to give to people in need and just to the people they wanted to.

When I was in seminary, and we were in seminary for three years, every month, my grandmother sent me a letter with a \$5 bill in that letter, every month for three years.

And you know, even back, I know that's a long time ago, but even back then, back then, \$5 was not a whole lot, but \$5 meant a whole lot to us, knowing it came from Nan, because she just didn't have a lot.

It was a gift of love more than anything. My grandfather died at age 88. Three years later, my grandmother died at age 85. They had \$20,000 in the bank.

They had 60 acres of land. They had no debt. But their real legacy was one of love, generosity, and a model of contentment.

Now, I have known of other people, and so have you, who were very wealthy, but either wouldn't or couldn't manage their money wisely.

[ 5 : 15 ] Most of you in here know who Mike Tyson is. He's a world heavyweight boxing champion. Well, he made over \$400 million in his boxing career.

\$400 million. When he filed for bankruptcy, he owed \$27 million. I know everybody here knows Willie Nelson.

You were always on my mind. I could sing that for you right now. He made, I don't want to put Brian, I don't want to make him feel bad, you know, if I got up here and sang that.

If we have a fire, I will sing that, because that will evacuate the building very quickly. But Willie Nelson made millions of dollars during his country music hall of fame career.

But he had to file for bankruptcy. You know why? Some of you, a lot of you maybe remember, the IRS found out he didn't pay his taxes.

[ 6 : 18 ] He owed \$16 million in back taxes in 1990. To pay it off, he released this album with the title, The IRS Tapes, Who Will Buy My Memories?

And he sold a lot of tapes, and every dollar went to pay his back taxes. Many people in this country who have serious financial problems work every day.

Their problem is not that they don't make enough money. Their problem is that they don't wisely manage the money they have. They don't discipline themselves to live within their means.

The book of Proverbs provides us with much wise counsel for dealing with financial issues, financial problems.

In fact, this book just has a tremendous amount to say about money, all aspects of money. From any angle you want to look at money and wealth, Proverbs has something to say.

[ 7 : 26 ] We have spent the past eight weeks looking at what Proverbs has to say about our speech, our words, how we use our tongue, because there's so much there about that.

Well, we cannot be in a study of the book of Proverbs and not touch on the subject of wealth. We're just going to do it in one message. I know it gets some people uptight to talk too much about money, so we won't do an eight-week series now, maybe later on.

But this morning what I want us to do is look at what Proverbs has to say in a general kind of way. But I want to challenge you to read the book of Proverbs.

There's 31 chapters. Read a chapter a day. And as you read through it, read through it, looking for what does it say about money, about material possessions, about wealth.

Because you're going to find it has things in there about how to make it, how to save it, how to give it away, how to spend it.

[ 8 : 30 ] It also tells us some things about disciplining ourselves in the way that we use our money. It may be that if you have some real financial problems, in addition to reading the book of Proverbs, you need to find some real practical help by looking at some resources by somebody like Dave Ramsey.

Crown Financial Ministries has good material. Ron Blue. There's a lot of things out there today written from a Christian perspective, a biblical perspective that will help a person get their spending under control, retire some debt, learn to save, invest, learn to manage their money wisely.

And if you have that kind of issue, I encourage you to find someone. It may be a friend that you know. They may have less money than you do. They manage it more wisely.

Talk to them. Seek help. But this morning, what I want us to do is look at what Proverbs has to say about money in terms of valuing it.

We ought to value money. But also, we're going to see there's some warnings about what we do with money. There's even some dangers about money found in Proverbs.

[ 9 : 57 ] So, let's look at it. Let's look first of all at the value of money. And I want to say at the very beginning, money has value.

And it's just foolish for some people, some Christians, well-meaning, to say things like, well, money doesn't matter to me. The Bible teaches that money matters.

It has value. Money is an important part of our lives. In order for you to continue living where you're living, you've got to have money.

You've got to either make a house payment or you're going to pay rent. If you've already paid your house off, you've still got to pay your utility bills. You've still got to maintain that home.

There's going to be repairs that you have to make. If your car breaks down today, you're going to need money to get it repaired.

[10:55] You've got to go to work. You've got to go to school. You've got places to go and you need that car. So you've got to get it repaired. If your oven goes out today, many families won't know it for a month.

And that, eating out all the time, may be contributing to some money problems. The writers of Proverbs understood the importance of money or wealth as it's sometimes referred to. And they made several observations about its value. That's what we're going to look at now. I want you to look at several things that Proverbs says that talks about money in a positive way. It's a valuable thing. Number one, money can be used to honor God. I want you to look at Proverbs 3, verses 9 and 10. Honor the Lord with your wealth and with the first fruits of all your produce. Then your barns will be filled with plenty and your vats will be bursting with wine. We looked at that in detail back in November. November. But I want you to notice that and understand that everything the Bible says about the positive use of our wealth talks about putting God first with it.

[12:25] Honoring God with our wealth. Giving to God should be our first financial priority. Anyplace you look in Scripture and find something about our money, our wealth, our material things.

What God gives us. We need to acknowledge Him as the source of it and we need to honor Him by giving back to Him a portion of it. But we've looked at that in detail in days gone by so let's move on this morning.

Look more broadly at the subject. Number two, money can keep us from living in poverty which can become a stumbling block to a right relationship with God and I want to add and to other people. money is good. It can help us avoid living in poverty. Look at what it says in Proverbs chapter 30 verses 7 through 9.

Two things I ask of you Lord. Do not refuse me before I die. Keep falsehood and lies far from me.

[13:34] We know that's important. We know that's an important prayer. Hopefully we have prayed something like that. But look at the next.

Give me neither poverty nor riches but give me only my daily bread. I bet a lot of us in here we have prayed something along the lines of Lord keep me out of poverty.

Give me this. Meet my needs. But how many of us have ever prayed give me neither poverty nor riches but give me only my daily bread.

Verse 9 move on. Otherwise I may have too much and disown you and say who is the Lord or I may become poor and still and so dishonor the name of my God.

We're going to come back to this verse later in this message and look at that part that says give me neither poverty nor riches but only my daily bread.

[14:49] But right now I want us to look at that other part. Give me neither poverty and look at the last line. Or I may become poor and still and so dishonor the name of my God.

Now I want to make something real clear here. The writer is not even implying that most poor people are thieves. Some of the most godly and honest people in the world are poor.

In fact scripture repeatedly tells us God has a special place in his heart for the poor. And we're supposed to. We're supposed to be generous.

We're supposed to meet the needs of those who are poor. So this is not talking about poor people are dishonest. but let's don't miss the point.

Living in poverty can tempt someone to be dishonest to cheat or to steal. And you think about it. If your children are hungry your children don't have adequate clothes don't have a heavy coat to wear to school this week when it gets down in the low 20's if your children do not have any heat in their home there would be a great temptation to steal to lie to cheat to do whatever you could to keep your hungry child from starving to keep your cold child or spouse from being cold.

[16:39] that's just common sense. When things get bad there's all kinds of temptations even honest people to steal when necessary to meet some needs.

And so this is legitimate prayer. He's saying here we should pray that we don't live in poverty and the idea is writing to God's people because we don't want to dishonor the Lord.

We don't want to be unfaithful to Him and we don't want to defraud people. Money can keep us from living in poverty. That's good.

Number three money used correctly can lead to a life of blessing. Look at this from Proverbs 11 One man gives freely yet gains even more.

Another withholds unduly but comes to poverty. A generous man will prosper. He who refreshes others will himself be refreshed.

[ 17 : 46 ] People curse the man who hoards grain but blessing crowns him who is willing to sell. This is similar to the law of the harvest. We reap what we sow.

You understand Proverbs not promises. Proverbs are general statements of how life normally works. And the general teaching here is God blesses generosity.

Generous people often prosper in all kinds of ways. They develop more wealth.

They develop good relationships. look at the passage there. He's talking about someone who's been blessed and they're not stingy.

They don't hoard what they have. They're willing to give or sell. They're willing to meet people's needs as they can. Some of the wealthiest people, some of the wealthiest Christians that I have ever known over the years were very, very generous.

[ 19 : 02 ] I've known some men in particular that God has just blessed them in what they did. Their goal in life was not just to be rich.

Their goal in life was to do something, one particular job, this career path they took, and God blessed them with real wealth.

And these men I'm thinking about, they were serious-minded Christians. They truly loved the Lord. They looked at what they had. It was a blessing from Him. And they sought to bless as many people as they, let me rephrase it.

They sought to bless other people that were obviously in need. They were a blessing a lot of times behind the scene.

And I truly believe you can see in their lives how God blessed them and used them to touch some children's homes, for an example, to touch some single parents who needed help to do some things for their church that they could do and the church could benefit from.

[ 20 : 14 ] Money, as you see that, used correctly can lead to a life of blessing for the one who has it, but oftentimes it's a life of blessing for the one who has it because he's willing or she's willing to be a blessing to other people.

Number four, money can give us a certain degree of security. We're going to come back to this idea about security in a minute, but I want you to look at it. Money can give us a certain degree of security.

Look in chapter 10, verse 15. The wealth of the rich is their fortified city, but poverty is the ruin of the poor.

The wealth of the rich is their fortified city. It's talking about somebody who has money because they've saved, they've invested, they've managed it well.

We need to learn to save for both short-term and long-term need. It's a blessing for you to so manage your money that when an emergency arises, you've got the money to pay for it, to take care of the need.

[ 21 : 31 ] It is a blessing for you to save and have a retirement account building up so that when the day comes and you can't work, you will have a way to have a living, to have your needs met.

These kinds of things, that's the kind of security that money can provide for us. But hold that thought.

That's not the last thing Proverbs says along this line. Proverbs teaches us that it's wise for us to value money and wealth to a degree because it does have an important place in our lives.

We need to value money enough to see it as a precious resource. Something not to squander. Something not to just take lightly.

Something that needs to be managed well, managed wisely. If you just read through the book of Proverbs you're going to see things like the importance of working and acquiring money or wealth honestly.

[ 22 : 47 ] We're not going to go, we're not going to spend a whole week on this or anything like this. Proverbs has a lot to say, just absolutely condemning laziness. Referring to such person as a sluggard.

You don't want to be known as a sluggard type person. You don't want to be lazy. You don't want to be a bum who refuses to take responsibility to work, to save, to try to take care of yourself and your family and your needs.

God made us in such a way in His image to be responsible. to manage His creation, to manage our own resources and with dependence upon Him, provide for ourselves and our families.

That is important. We need to learn to work, to work and make money honestly. We need to learn to save, to invest it wisely. We need to learn to be generous in giving to God and to people in need. We need to learn to spend what we spend wisely. We need to know when to borrow cautiously and wisely.

[ 24 : 06 ] Debt is a trap. Debt is part of the reasons why people are having so many money problems, living above their means. Proverbs warns us, God's word warns us about such things.

I want to be clear. God does not condemn the accumulation of wealth. wealth. God does not condemn wealthy people. But he does hold all of us responsible for what he gives us. He holds us responsible for the wealth that he entrusts to our care. He expects us to be good stewards, good managers. I want you to look at what I think is sort of a summary statement of how we should think of wealth and wealthy people.

In 1 Timothy chapter 6, Paul is writing to Timothy, who is sort of the overseer of the church at Ephesus, that obviously has some wealthy people in it.

Look at what he says. As for the rich in this present age, charge them not to be haughty, nor to set their hopes on the uncertainty of riches, but on God who richly provides us with everything to enjoy.

[ 25 : 28 ] Notice that. Just stop for a moment. Rich people should not be prideful, should not put their hope on the uncertainty of riches.

Our hope should be on God, the one who provides us with the riches. But look, he provides us with these things to enjoy. If you work, you have income, you invest, you have income, however it is, there's nothing wrong with using it wisely, spending it, and enjoying what, the things that money can buy.

That's not wrong. That's not sinful. We shouldn't have to explain every dollar we spend, especially on something that might bring us joy or pleasure, or someone else's joy or pleasure.

God gives us, richly provides us with everything to enjoy. But look at the rest of it. Talking about people who have something, and in light of the world, that's all of us in here, by the way.

They are to do good, to be rich in good works, to be generous and ready to share, thus storing up treasure for themselves as a good foundation for the future.

[ 26 : 58 ] That's talking about heaven. so that they may take hold of that which is truly life. If God blesses you with resources, use it in a way that He will consider it to be good.

Be generous. Be ready to give. Our wisely using the resources God gives us. Our having the right attitude toward it.

Using it wisely. Using it to benefit others. Use it to honor God. That's helping us. That's a part of, only a part of, storing up treasures in heaven for one day.

That's what He's saying here. A good summary statement. Look at it. Write it down. 1 Timothy 6, 17 through 19. Money has value. Christians should not say foolish things like, money doesn't matter.

I don't care about it. We should care. It's important. But money does not have ultimate value. And the truth is there are more warnings in the Bible and in Proverbs about the limitations of wealth and the dangers of wealth than anything else.

[ 28 : 19 ] So let's look now at the limitations and dangers of money. Look at two things. Number one, money can give us false security. We talked about security a while ago.

Money can give us a certain level of security, but money can also give us false security. We saw in Proverbs 10, 15 that wealth can give us a certain degree of security, but it's not high level security. Look at Proverbs 18. The name of the Lord is a fortified tower. The righteous run to it and are safe. The wealth of the rich is their fortified city. They imagine it a wall too high to scale. These verses contrast the security of a true godly person with the imagined security of a rich person who's not concerned about being a godly person.

Some people think of money or wealth being strong and secure like a wall that will always protect us. But money is not that way.

[ 29 : 34 ] Money is very limited in what it can do for us. I don't know who came up with what I'm about to share, what will be on the screen, but it's good. Look at it. What money can and cannot do.

Money can buy a house but not a home. Money can buy a bed but not sleep. Money can buy a clock but not time. Money can buy a book but not knowledge. Money can buy medicine but not health.

Money can buy sex but not love. Money can buy insurance but not safety. There's a lot of things money can do. But the most important things in all of life, money cannot buy.

Our ultimate source of security is found in Jesus Christ and Him alone. I want you to understand that. Our ultimate source of security is found in having a right relationship with Jesus Christ.

He is the only one who can provide us with eternal security. And we should never, must never forget that. Money is not only limited what it can provide, money also has many dangers associated with it.

[ 30 : 53 ] And if you will read through the book of Proverbs, you will find several but I want to look at the one that's at the top of the list. Money can become our God. Let's go back now to Proverbs 30.

Two things I ask of you, Lord. Do not refuse me before I die. Keep falsehood and lies far from me. Give me neither poverty nor riches, but give me only my daily bread.

Otherwise I may have too much and disown you and say, who is the Lord? The writer of Proverbs knew that having too much can ruin a person's life.

Having too much for some people can be just as bad or even worse than having too little. I have seen, and I'm sure you have too, how people change as they make more money and become more prosperous.

There's one person that sticks out in my past. He was committed, not in this church, not in this county. Don't try to put a name and face to it. You cannot.

[ 32 : 11 ] But this one man was in church with us, dedicated Christian, involved in everything, great family. But he was in a profession where he could move up and do very well, and he did.

Sharp guy. Worked hard. And I noticed over several years, as he advanced up the ladder of success at his company, he fell down the ladder of church involvement.

I don't know what was going on in his personal life, but it seemed it wasn't just his church involvement that was sliding. It seemed like it was his whole relationship with God.

Because as he dropped out, he avoided me, and he avoided some others in the church that he had served in various ways with. And eventually, he and his family dropped out of church.

Success hurt him spiritually. Success hurt him in more ways than it really helped him.

[ 33 : 28 ] Now let me say, that's not true about everybody who does well. That may not be true about anyone you know. But it does happen. For some people, money pushes God out of their life.

Money becomes, see, their love, their joy, their goal, money. For some people, money really does become their God.

That's why Jesus warns us about the dangers of money in Matthew 6. Look at it. Jesus said this, no one can serve two masters.

For either he will hate the one and love the other, or he will be devoted to the one and despise the other. You cannot serve God and money. When it comes to your relationship with God and your relationship with money, God must be first, supreme.

He must be Lord, not money. Proverbs helps us to see that there is value in money and there's absolutely nothing wrong with acquiring wealth as long as we do it the right way, God's way.

[ 34 : 45 ] So I want to ask you real quickly here. Are you honoring God with your wealth? Think about it this way.

Are you honoring God in the way that you are acquiring your wealth? In the way that you're saving it and investing it? Are you honoring God in the way that you give it to him and other people?

Are you honoring God in the way that you spend your money? You know, sometimes I think we as Christians, some Christians, have a mistaken notion about tithing.

The idea, well, God gets 10%, another 90% is mine. No, that's not true at all. God owns it all. 100%. And if you give faithfully a tithe of all that you make, good. But you need to seek his wisdom as you spend the other 90%.

[ 35 : 44 ] And do that in a way that honors him and serves his purpose for your life. Are you honoring God in the way you spend your money? Are you honoring God in the way that you borrow money?

Let's back up a little bit. Are you honoring God in the way you think of money? Proverbs also points out the limitations and dangers of money.

The truth is money is very limited. It cannot buy the things that we value most or the things we should value most. That's a right relationship with God, a right relationship with other people.

You know, many people have found out the hard way that money is causing more problems in their life, in their relationships, both with God and others than anything else.

That's why money is dangerous. It can blind us and cause us to lose sight of what really and truly matters, of what our priorities really ought to be.

[ 36 : 52 ] Do you have the right perspective on money? Is money serving you or are you serving it? Is money a tool in your life or is money your God?

A Christian organization ran an ad in a magazine with a picture of stacks of cash, stacks of \$100 bills, \$50 bills, \$20 bills, \$10 bills.

And the caption beneath the picture read this, throughout history, countless Christians have fallen victim to the power of money. So if you've been struggling to find the balance between finance and faith, remember this, real security is not a matter of what's in your pocket, but who's in your heart.

The most important thing right now is not what we've got in our pocket, in our wallet, or in our bank account, or investment account. The most important thing is that we have a right relationship with God through faith in Jesus Christ.

Make sure that your God is the living God, the Father of our Lord Jesus Christ. Make sure your Lord is Christ Jesus, not money.

[ 38 : 19 ] Let's pray together. Dear God, all of us in this room, have, need, and use money.

We are accumulating wealth. Father, help us to see that it can be very good, and that it is valuable. But Lord, help us to clearly see it has many limitations, and it can be very, very dangerous.

So Lord, we pray that you will teach us, or convict us, or confirm to us what we need to know, experience right now concerning our attitude and actions toward money and wealth.

And Lord, help us to respond to you, to make commitments, decisions, changes that will enable us to leave here pleasing you with our attitude toward and actions with our money.

[ 39 : 40 ] And then in an attitude of prayer, listen to the Lord and respond to him. Please do what he wants you to do. I'd be happy to pray with you here at the front if you want to come during this time. But just do what God's telling you to do about your money and wealth.