

Proverbs: wealth and possessions

Today, as we continue our topical survey of the book of Proverbs, we are going to look at another subject discussed at least as frequently as last weeks subject- the tongue. And, in fact, just for your information, Jesus talked more about wealth and possessions than He did the tongue. But today, we will focus just on what Proverbs has to say and there is plenty.

Don't expect this to be a new trend in my preaching format, but I would like to start with a quote from William Shakespeare....
"If thou art rich, thou art poor, for like an ass whose back with ingots bows, thou bearest thy heavy riches but a journey, and death unloads thee."

Prosperity Principles from Proverbs:

1. Avoid Loans/debt

One of the great lessons most Americans have learned as a result of the economic devastation across America is to get out of debt. I have read from multiple sources that many Americans, instead of buying things, are paying off their debts. That isn't helping the nation's economic recovery very much but it sure is a wise thing to do. The amount of money average Americans have been paying in debt and interest on debts has been staggering.

- Average credit card debt per household with credit card debt: \$15,799*
- Average total debt in 2009 (including credit cards, mortgage, home equity, student loans and more) for U.S. households with

credit card debt: \$54,000. (That's down from \$93,850 in 2008.)

- About 45 percent of consumers said their unpaid credit card balance had gotten "lower" or "much lower" in the past 12 months. Only 26 percent said it had gotten "higher" or "much higher." (Source: "The Survey of Consumer Payment Choice," Federal Reserve Bank of Boston, January 2010)

26 Don't be one of those who enter agreements, who put up security for loans. **27** If you have no money to pay, even your bed will be taken from under you. **Prov 22:26-27 (HCSB)**

1 My son, if you have put up security for your neighbor or entered into an agreement with a stranger, **2** you have been trapped by the words of your lips — ensnared by the words of your mouth. **3** Do this, then, my son, and free yourself, for you have put yourself in your neighbor's power: Go, humble yourself, and plead with your neighbor. **4** Don't give sleep to your eyes or slumber to your eyelids. **5** Escape like a gazelle from a hunter, like a bird from a fowler's trap. **Prov 6:1-5 (HCSB)**

One of the most frequently repeated thoughts/dreams/visions I have had since we entered into contract to build this building is that God would send someone to us or raise up someone from among us, in His perfect timing, to pay off the building debt so we can focus all our resources and energy, especially during this time of financial uncertainty, on keeping ministers and ministries strong and growing. It may be someone or a group of someones whom God uses, but this debt we are in has a

stranglehold on the neck of our effectiveness to do what's most important- "to make and teach disciples for the glory of God."

It may be you who is able to partly or wholly help us reduce the debt on this building. We are at a critical time in the refinance process where a building debt reduction gift will have a tremendous impact on where we go from here financially with the mortgage and with staff and ministry needs. **Pray with me.**

7 The rich rule over the poor, and the borrower is a slave to the lender. **Prov 22:7 (HCSB)** You need to be debt free. We (the church) need to be debt free.

2. Avoid wealth traps

15 The leech has two daughters: Give, Give. **Prov 30:15 (HCSB)**

Leech- Blood-sucking worm that lives in water or wet earth. It has a sucker at each end which enables it to suck blood out of its victim.

If we were to translate this verse into less formal language we would say, "The blood-sucking worm has two daughters: gi'me and gi'me." "I want, I want."

Nowhere in Proverbs nor anywhere else in the bible does it declare that wealth is evil, sinful or even forbidden. In fact the scripture speaks often of God prospering and blessing the faithful, His good managers. It is just the process of becoming wealthy and maintaining wealth that is full of **potential pitfalls.** (of wealth)

a. Self-sufficiency There a great danger as a person becomes more wealthy to look at all he has and say“Look at all I have. Look at what I’ve done.” He forgets to give God thanks and glory. He forgets that it is God who gave him the strength, knowledge and skills it took to acquire his wealth. He trusts his own accomplishments rather than God.

10 The name of the LORD is a strong tower; the righteous run to it and are protected. **11** A rich man’s wealth is his fortified city; in his imagination it is like a high wall. **Prov 18:10-11 (HCSB)**

b. Wrong priorities Working too much, too long, too hard to get rich. The Lord not only calls for your tithe, He calls for your time and energy. What about the Lord? What about your family?

4 Don’t wear yourself out to get rich; stop giving your attention to it. **5** As soon as your eyes fly to it, it disappears, for it makes wings for itself and flies like an eagle to the sky. **Prov 23:4-5 (HCSB)**

c. Weakened faith Closely tied to the danger of self-sufficiency is the weakening of faith, reliance, and confidence in God. The more you trust your wealth to see you through, the less you will depend on God. Faith will diminish.

28 Anyone trusting in his riches will fall, but the righteous will flourish like foliage. **Prov 11:28 (HCSB)**

d. Unfaithfulness to the Lord is a natural consequence of one too focused on accumulating wealth. Ironically, it is the faithful whom God will bless and prosper.

20 A faithful man will have many blessings, but one in a hurry to get rich will not go unpunished. **Prov 28:20** (HCSB)

7 Two things I ask of You; don't deny them to me before I die: **8** Keep falsehood and deceitful words far from me. Give me neither poverty nor wealth; feed me with the food I need. **9** Otherwise, I might have too much and deny You, saying, "Who is the LORD?" or I might have nothing and steal, profaning the name of my God. **Prov 30:7-9** (HCSB)

3. Give to God first

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. **Prov 3:9-10** (HCSB)

This seems to be one of the commands even mature believers often struggle with especially when times are lean but also when they are not. It is so simple, but so many struggle with, or flat out refuse, to trust and obey God in the matter. Give to God first. Not the leftovers, drippings, or scrapings, give God the first and best!

What exactly does it mean to give to God first? Whenever you receive income, acknowledge that it is a blessing from the Lord. Before you pay any other bills or buy anything you need or want, you give, at least what is required, a tenth, to the Lord. And that is most biblically and appropriately accomplished through the local assembly of the church. Then just watch and see what God does.

Challenge: If you are not already giving God 10% of your gross income before you pay any bills or buy anything you need, try it for one month. If at the end of the month you are not able to pay all your bills and take care of your family, I will have Larry or Iris write you a check for a full refund.

I would not dare make such a seemingly crazy offer except that God has already done it. I just presented it in somewhat different terminology and gave you a suggested time frame. Three to six months would probably be better. Test God in this. He said we could!

6 Better a poor man who lives with integrity than a rich man who distorts right and wrong. **P**rov 28:6 (HCSB)

This whole thing of tithing is totally between you and the Lord. I don't look, neither do any of our church's leaders or members look, nor can they find out, if you tithe or even give anything or not. But it is a matter of the highest level regarding your own integrity. The Lord has promised to meet all your needs, provide for you, and protect you, if you just seek Him, put Him and give to Him first. A very foundational element of your walk with Christ is wrapped up in this thing of obedience and integrity. To go through all the motions of being a faithful, committed

Christian but not be faithful in giving to God first is a top level breach of your integrity before the Lord.

4. Be generous

One of the greatest lessons I have learned as I have matured in the flesh and in the faith is that of serving and giving, putting the needs of others above my own. I've not perfected this yet, but I'm learning. I at least understand the principle and see how it is supposed to work. This is the secret of true contentment and godly management of wealth.

This is how the family and the church are supposed to work. We serve each other. We help each other. We encourage each other. We give to each other. It would be wise for us to recall that we are temporary managers of the property, possessions and wealth God has entrusted to us and generous giving, above and beyond the tithe, is the key to maximum success, prosperity and blessings in this life.

17 Kindness to the poor is a loan to the LORD, and He will give a reward to the lender. **Prov 19:17 (HCSB)**

25 A slacker's craving will kill him because his hands refuse to work. **26** He is filled with craving all day long, but the righteous give and don't hold back.^[30] **Prov 21:25-26 (HCSB)**

John G. Wendel and his sisters were some of the most miserly people of all time. Although they had received a huge inheritance from their parents, they spent very little of it and did all they could to keep their wealth for themselves.....John was

able to influence five of his six sisters never to marry, and they lived in the same house in New York City for 50 years. When the last sister died in 1931, her estate was valued at more than \$100 million. Her only dress was one that she had made herself, and she had worn it for 25 years.....The Wendels had such a compulsion to hold on to their possessions that they lived like paupers. Even worse, they were like the kind of person Jesus referred to "who lays up treasure for himself, and is not rich toward God"

16 A gift opens doors^[16] for a man and brings him before the great.^[17] **Prov 18:16 (HCSB)**

21 If your enemy is hungry, give him food to eat, and if he is thirsty, give him water to drink; **22** for you will heap coals on his head, and the LORD will reward you. **Prov 25:21-22 (HCSB)**

Conclusion

2 The rich and the poor have this in common: the LORD made them both. **Prov 22:2 (HCSB)** **Truth:** There is not a penny earned or a thing purchased that is not a gift and the work of God. Probably for the first time in a long time most of us have come to appreciate in a much greater way the opportunity we have to work, make money, pay our bills and most of all give to the Lord's work. God is sovereign! He knows everything. He owns everything. And, everything we have and do is a gift from Him. Let's honor Him with our first and best.