

Wise in approaching Money

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[0 : 00] Good morning everyone. Yep, as David introduced, we're going to be reading Proverbs chapter 11 together this morning. A false balance is an abomination to the Lord, but a just weight is his delight.

When pride comes, then comes disgrace, but with the humble is wisdom. The integrity of the upright guides them, but the crookedness of the treacherous destroys them.

Riches do not profit in the day of wrath, but righteousness delivers from death. The righteousness of the blameless keeps his way straight, but the wicked falls by his own wickedness.

The righteousness of the upright delivers them, but the treacherous are taken captive by their lust. When the wicked dies, his hope will perish, and the expectation of wealth perishes too.

The righteous is delivered from trouble, and the wicked walks into it instead. With his mouth, the godless man would destroy his neighbour, but by knowledge, the righteous are delivered.

[1 : 04] When it goes well with the righteous, the city rejoices, and when the wicked perish, there are shouts of gladness. By the blessing of the upright, a city is exalted, but by the mouth of the wicked, it is overthrown.

Whoever belittles his neighbour lacks sense, but a man of understanding remains silent. Whoever goes about slandering reveals secrets, but he who is trustworthy in spirit keeps the thing covered. Where there is no guidance, a people falls, but in an abundance of counsellors there is safety.

Whoever puts up security for a stranger will surely suffer harm, but he who hates striking hands in pledge is secure.

A gracious woman gets honour, and violent men get riches. A man who is kind benefits himself, but a cruel man hurts himself.

The wicked earns deceptive wages, but one who sows righteousness gets a sure reward. Whoever is steadfast in righteousness will live, but he who pursues evil will die.

[2 : 11] Those of crooked heart are an abomination to the Lord, but those of blameless ways are his delight. Be assured, an evil person will not go unpunished, but the offspring of the righteous will be delivered.

Like a gold ring in a pig's snout is a beautiful woman without discretion. The desire of the righteous ends only in good, the expectation of the wicked in wrath.

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.

The people curse him who holds back grain, but a blessing is on the head of him who sells it.

Whoever diligently seeks good seeks favour, but evil comes to him who searches for it.

Whoever trusts in his riches will fall, but the righteous will flourish like a green leaf. Whoever troubles his own household will inherit the wind, and the full will be a servant to the wise of heart.

[3 : 18] The fruit of the righteous is a tree of life, and whoever captures souls is wise. If the righteous is repaid on earth, how much more the wicked and the sinner?

The Bible has heaps to say about what being wise and the use of money and wealth. But I think we need to actually have a look at ourselves, first examine ourselves before we jump into it.

So question, what proportion of your spending is for things you need, over and against things that you want, things that you desire, believing they'll make you more contented or happy?

It's a hard question. Australia is a consumerist society. That is, we, as Australians generally, are living to consume rather than consuming to live.

And we struggle to distinguish, as Dave said in his introduction, we struggle to distinguish the difference between needs and wants. Just recently on the ABC radio I heard that on average, every Australian household has more than \$2,000 worth of unused kitchen gadgets stored in cupboards.

[4 : 39] Statistics show that the vast majority of Australians believe that we consume too much as a nation. Yet that same group, when surveyed, a vast majority of them also said that personally they didn't think they over-consumed.

In fact, they believed that they were just surviving. And they couldn't actually afford to purchase everything they needed.

Any intelligent distinction between needs and wants seems to have been lost in statements such as, I couldn't live without my... And there's a whole list of things we put in there.

I couldn't live without my mobile phone. I couldn't live without our second car, the third bathroom, our big home, our LED TV, Netflix, and so on and so forth. The list goes on and on and on. We're consumers soaked in the values of our consumer society.

Money makes the world go round, is what we're told. The more you have, the better life is. Identity, security, purpose, they're all tied to material possessions.

[5 : 48] Accumulating things is a way of life for us. I think if we're all honest, and we don't like to be at this point, we all have lists. And we're busy trying to save and get the things off the top of our list, the things we've always wanted.

And at the same time, we're busy adding stuff on the bottom of the list. Things we still want. Now, here's the rub. I suggest to you this morning that not many of us would put the way we view or use our money in the same destructive category as sexual sin or heresy.

And yet the Bible does. And so often we've sold out to our consumer culture without even noticing it.

Or worse still, we've sold out to our consumer culture thinking that we're just chasing the basic necessities of life. So with that self-analysis, let's start building a wisdom response to the way we use a wise use of our money and wealth.

And I use the word build deliberately because when it comes to wisdom responses, it's not about finding a verse. It's about gathering a range of interrelated principles. And I'm going to start this morning with the correct big picture understanding of Proverbs.

[7 : 14] I would do some revision on that. It's been a while since we've been in Proverbs. So wisdom, according to Proverbs, is the heart of the good life lived under God's rule or God's authority.

We need wisdom, therefore, because it's the skill for living well in God's world. The back story of Proverbs is 1 Kings 3, verse 9.

King Solomon asks the Lord, pleads with the Lord for understanding mind. Why? So that he might honor God and rule God's people well in the complexities of life.

In Proverbs itself, chapters 1 to 9, set up the framework for understanding the specific Proverbs that come from chapter 10 onwards. And if you have your Bible open and you flip back to chapter 8, verses 18 to 21, you see there that Lady Wisdom, and remember Proverbs deals with a metaphor or picture language, so it's wisdom personified.

Lady Wisdom describes herself, describes her wise character. And the terms she uses are justice, righteousness, integrity, honor.

[8 : 28] These, says Lady Wisdom, are the ingredients of true wealth that produces fruit, the fruit of the good life, a good life of substance and value.

And of course that's as against what money offers us. And the second thing then in terms of revision is we just need to be careful about wisdom and money and proof texting.

Proverbs has more than 40 references to earning and spending, greed and hoarding, giving and generosity.

Some of those verses value wealth as a gift and blessing from God and encourage thankfulness. Others warn against the ever-present danger of pride, that is, of putting our trust in money and wealth, rather than the Lord who gives it.

And sinful behaviors, verse 1, that often flow from it. I'm just going to take my jacket off because I think it might be making noise in the microphone. A wisdom response needs to reflect both perspectives from Proverbs.

[9 : 46] The blessing and the warning. And indeed that needs to reflect that perspective across the whole Bible. So here's the point here. That proof texting will get us into trouble. Because proof texting will be about selecting verses that sort of justify the presuppositions we come with into the Scripture.

So, some Christians, for instance, think money is inherently bad and it's sinful to be rich. So they push a theology of austerity, believing it's godly to be poor.

Others push a theology of prosperity, believing they have the freedom to enjoy without reserve all the good things in life. Because we're told in 1 Timothy 6 that God gives us all good things to enjoy. Often the older generation quote verses suggesting wisdom is saving your money. Only spending where absolutely necessary. And they go from there to criticize the younger generation whom they see to be free spending.

And the younger generation in turn push back with a veneer of legitimacy, quoting their freedom in Christ and saying, all good things are given for our enjoyment. But again, here's the point.

[11 : 12] If saving, the older generation talks about, is actually hoarding money because they think that security and value and legacy is in your nest egg.

And if, on the other hand, free spending is actually selfish indulgence by the young people in whatever I want, then clearly both those options are actually foolish.

They're not wise options at all. The danger of proof texting. So the next point I want to make then is, as we start to, as we build this wisdom response, is a fairly easy one to understand.

We ought to desire to be like God. Because first and foremost, an approach to money, a wise approach to money, first and foremost is about attitude.

And in Proverbs 11, we've got a whole range of contrasting attitudes. And the contrasts sharply. Verses 1 to 4, you can see a whole list of them there.

[12 : 23] We've got pride, which is self-interest. Obsession with money. It's my obsession with getting money at any cost. And we're told there that that drives or underpins dishonesty, foolishness, wickedness.

And that's in contrast to a wise person, you see through those verses, a wise person who's shaped by humility and integrity. And honesty and uprightness and righteousness.

Generous sharing rather than selfish hoarding reflects God's character.

Now, it's an interesting thing because if I was to ask you, how do you think of God's character?

Well, I think most of us would respond in terms of holiness, sovereignty, justice, and God being eternal, God being unchanging.

But in fact, our primary experience of God is his kindness, his generous sharing nature.

[13 : 32] It's this character that underpins wisdom. If you look at verse 16 through to 18 of chapter 11 of Proverbs.

A gracious woman gets honor and violent man gets riches. A man who is kind benefits himself, but a cruel man helps himself.

The wicked earn deceptive or unreal wages, but one who sows righteousness gets a sure reward. Graciousness draws honor and respect.

Kindness, and that word kindness there is the hesed word, steadfast love. Kindness or steadfast love and righteousness always produce things of value. See somebody at the door there, Lauren? Verse 20. Those sort of characteristics always bring delight to the Lord.

[14 : 40] Verses 23 through to 25. Those who selfishly desire to be wealthy, to be comfortably wealthy, are contrasted with those who use their money to bless others.

Verse 26. There's an interesting thing. The practice of holding back the sale of grain. Remember, grain in those days was a basic necessity of life. So to hold back the sale of it was designed to drive up the price.

And it wasn't illegal, but it's condemned. Because it's seen as selfish and perhaps even ruthless exploitation of people in their point of need.

So to be like God in the way we use our money, we need to balance making money as a business venture with generosity and kindness. We need to have a concern to help others, to bless others in their time of need.

And if we're like God, we'll delight to give of our riches. Because that's what God himself does for his people. I haven't time to check it out, but you can check it in your own time.

[15 : 54] It's written down there, Malachi 3, 9-12. God says, test me in this. And see if I want to open up the stores of heaven and pour out my generosity on you. Friends, being wise in the use of money is being prepared to disadvantage ourselves to advantage others.

And in line with verse 26, it says, a blessing is on the head of him who sells it. Isn't that why we're naturally thankful to the Lord Jesus?

Because that's exactly what he has done for us. He's disadvantaged himself for our advantage. Likewise, in 2 Corinthians, chapters 8 and 9, it's worth having a look at the whole two chapters. What we have there is the story of how Macedonian church contributed to the church in Jerusalem. And remember, the Macedonians were poverty-stricken.

And it was out of their poverty that Paul says they gave so generously. Generosity is not a function of how much money we have. Generosity is a function of our attitude and our desire to be like God. [17:14] They showed God's character of loving others by giving generously, even when it hurt themselves to do so. And in that same place, how does Paul motivate us to be generous?

Well, he doesn't appeal to our emotions with sob stories of how needy others are. He doesn't get out the big stick and give ruthless commands and say, you must give money if you're going to be a Christian.

No. His motivation is simply to show people Jesus. 2 Corinthians 8 and 9. And he says he shows us Jesus.

He said, you know, Jesus was rich in heaven. And what did he do? He gave up his riches, as it were, and came into our poverty in this world. Why?

So that we might go back to heaven to be rich with him. Why? God is the ultimate sharer in his resources of his riches.

[18:23] And friends, Christ is our wisdom. And he changes what we do with our money as we continue growing in righteousness.

Which, and remember, righteousness is the same thing as wisdom in lots of ways. Or another term is expressing the mind of Christ. So as we're keen to grow in the way we express the mind of Christ, then inevitably we're going to be wise in the way we use our money and wealth.

And inevitably that means we'll be generous. We'll be sharers. Not hoarders. And against that, you see, the reality is that so easily we make money our treasure.

And when we make money our treasure, then we allow it to distract us. And we allow it to control us. Because we then, our life becomes about a striving to get more of the money we desperately want and think we need.

But rather than striving for that, we should be striving for a better expression of the mind of Christ. Saying no to sin and yes to righteousness or wisdom, in particular in the use of our money.

[19:41] And again, go back to Proverbs. Proverbs 17, loving generosity delivers personal benefit or joy to the giver.

Now, what's our greatest joy that we can have as Christians? Well, if we go to 1 John 1, verses 1-4, John says his joy was complete in fellowship in the gospel.

There's the connection. Using our money to give us the maximum joy return is a gospel issue.

Using our money for gospel concerns and gospel enterprises.

Verses 24 and 25. 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. Life surprises us, doesn't it? The truth is that selfish people end up poor in every sense of the word.

[21:06] And on the other hand, open-handed, generous people get richer in all the ways that count. In the substance of life. And again, it seems a bit counterintuitive because when our money controls us, we think that to give it away is actually to lose or miss out.

But in fact, the opposite is the case. Generosity is a powerful ministry tool. And what it does is it converts our money into the currency of heaven.

What's the currency of heaven? Relationships. New relationship with God. New renewal of people. Same people converted. And ultimately, that process will bring praise to God.

Who knows? One day we might stand in heaven and people might say, That money you sent to covered care? That was the means by which I was brought to the gospel and converted.

And for the last 20 or 30 years, I've just been praising God for the generosity of Christians in that church in Australia. Now that's converting our money into a currency that's worthwhile, is it not?

[22:25] And again, 1 Timothy chapter 6, verses 17 and 18. Same sort of idea. Now, when I can find it.

Let me see if that's Hebrews. 1 Timothy 6, 17 and 18 says, As for the rich in this present age, charge them or warn them not to be haughty or superior, not to set their hopes on the uncertainty of riches, but on God, who richly provides us with everything to enjoy.

They are to do good. And you see that little phrase, who richly provides us with everything to enjoy? This is the qualification. The next verse. 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. So they may take hold of that which is truly life. Yeah, God does give us all good things to enjoy.

But what's our enjoyment? Not selfish indulgence. But using the currency of this world, seeing it converted into the currency of heaven, as people are brought to know the Lord Jesus.

[23 : 44] A proper view of money and resources, therefore, my friends, helps us avoid being self-reliant.

It's about God giving us stuff. And it helps us avoid being self-made. I have gathered the resources that I now have stored away in my bank account.

And ultimately, these verses tell us that investing in generosity will enrich not only ourselves, but again, we'll get praise and glory for God.

So, don't allow money to become an idol in your life. Now, clear. You need to be really, really clear. And I want you to hear this carefully. Wealth is a blessing from the Lord. And it does have advantages. Now, not all the things our world says advantages are actually real advantages.

[24 : 47] But in our world, money does give a degree of security. It allows us to buy the necessities of life. And in Australia, we have money to buy much more than the necessities of life.

The world would also tell us, and to some degree it's correct, that money and wealth buys companionship of friends. You're more likely to have people around you if you get some money than if you're destitute.

But in our world also, money buys power, influence. Money gets you heard and gets you a right to speak. It's the rich and powerful that front is on our television screens on a daily basis.

But again, here's the point. That we're facing that on the one hand. But we need to realize, on the other hand, that ultimately, money promises security and significance.

It simply cannot deliver. Verse 2 of Proverbs 11. When pride comes, then comes disgrace.

[25 : 58] Now, it's hard to know exactly what that means, but at least this has got to mean. That when you spend your whole life striving for money, it's so easily lost. Because other people around you are striving just as much to relieve you of your money, as you are striving to relieve them of theirs.

And so it goes round and round. Verse 4. All the money in the world, quite literally, will not head off that final reckoning, that final judgment, before God's wrath.

Verse 7. You can't take it with you. When you die, you're separated from your wealth, if your wealth isn't the currency of this world.

Verse 18. A healthy bank balance can deceive or sell you a lie, deceptive wages. It seems like one thing, and it can convince you of one thing, but it's actually something quite different.

Having got what we work for, which we thought would be happiness, we discover, well, it isn't quite what we thought it would be.

[27 : 31] And if you don't believe that, just ask any workaholic. Verse 28. Those who put their ultimate security in money will fall.

Might take a while, but they'll fall. Money can be a blessing, but it can so easily become a curse when it becomes an idol that controls us and distracts us.

There's only one way to avoid that happening, and that is, if we want to avoid money becoming an idol in our life, the God we worship, then we must make God our treasure.

In our sinful state, we're hardwired to experience the good things in God's world, and then to conclude that these things that we've just experienced are my happiness.

That happiness is in things. And so we listen then to the loud voice of society that says to us, well, okay, we feel empty inside. The way to stop feeling empty and purposeless is to make money.

[28 : 53] Lots of it. Because money is what brings the good life to you. So we find ourselves craving money.

We find ourselves panicking if we think we've lost the money we've already accumulated. And in the words of 1 Timothy 6 again, Paul says, so many have caused themselves and others incredible grief because of this craving, because of this idolatry in respect of money and wealth.

But renewal through Jesus and the Holy Spirit gives us new eyes for everything. Now we can look at that creation.

Now we can experience the good things of God in creation. And now we say, well, if this is what God has made, then how much better might the wealth be in him who has made it?

Since I now have wisdom and righteousness in Christ, since I have God himself, then I have the riches of God's blessing.

[30 : 16] I have completeness. I have fullness. I have the good life. And any of that is far better than all the gold of this world.

Make God your treasure. So friends, the reality is that we are actually, as much as we're soaked in the values of our consumer society, as Christians, we're also swimming in a notion of divine generosity.

So make God your treasure. Go and read, in your own time, Matthew chapter 6, 19 to 34. And the passage, lots to say about that passage, but essentially it comes down to this.

Don't live easily with a divided heart. Don't look for the good life in part to what money and wealth can offer you. And then for another part, look to God.

It doesn't work like that. God is your treasure. God provides for you at every point, in every detail. God is the ultimate share. The ultimate generous giver.

[31 : 35] The ultimate giver of true and lasting wealth. Wealth that really touches us in the depths of our hearts.

And so it's a simple question I then pose to finish. Are you wise at actually getting wiser in your approach to money?

There's only one alternative I can say. And that is, you're a fool. And I'm using scriptural terms here. Yes, the answer must be balanced and nuanced. But if all you care about is getting more money or if you're distracted into building the nest egg and thinking that to be secure in the future you need money and more of it and lots of it, then Proverbs and Lady Wisdom would say, gosh, you're a fool. Wealth is a sign of blessing. Absolutely no doubt at all about that.

[33 : 00] And it's true, most likely true, that you'll probably acquire more money if you work hard, if you save wisely, if you spend responsibly, if you value wisdom, righteousness, integrity, generosity, and kindness more than your money.

There is a sort of natural law that follows through there. So, on the one hand, your wealth is a sign of blessing from the Lord.

But on the other hand, it remains your biggest temptation. Well, maybe one of your biggest temptations. Because your wealth will constantly entice you to self-reliance.

To think that the future is secured by your own efforts and your security lies in your bank balance or your superannuation fund. Your wealth will constantly promise to be your self-worth.

It promises to make you self-sufficient. It invites you constantly. It's a battle within us to boast in something or someone other than the Lord.

[34 : 14] And so, my friends, you can have great wealth and be thankful for it as a blessing from the Lord. But in that great wealth, you can be a rich fool.

Just pray with me now as we encourage the Holy Spirit to make that word real for us. Lord, you know how much we're sucked in by the lie that wealth is what makes the world go around.

When in fact, Lord, you make the world go around. Lord, you know how we panic if we fear we're going to lose whatever wealth we have accumulated.

and that of itself, Lord, shows something of what's happening in our hearts. Lord, help us to get the blessing, get the perspective of both seeing the blessing we have of wealth here in Australia and we all are wealthy in so many ways in Australia.

Help us to see that blessing and be thankful for it. But at the same time, Lord, help us to guard our hearts from allowing that wealth to become an idol that takes us from you and makes us self-reliant.

[35 : 46] Help us to see these things, Lord, in Jesus' name I pray. Amen. Thanks very much, folks.