

Wisdom about Wealth

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[0 : 00] And please send your Bibles back to Proverbs 22. I'm going to lead us in prayer.

Let's pray. Father, we thank you for your word. We thank you that your word is eternal life. We thank you that your word gives us wisdom to live not only on this earth, but also for eternal life. So we pray that as we read your word, that you would help us with your spirit to not only understand in our minds, but also to see you in our hearts and be moved in our will.

In the name of Jesus, we pray. Amen. Well, the other day I was searching for the most notable movie quotes, and among them I found these quotes.

Greed, for a lack of better word, is good. From Wall Street, 1987. Show me the money.

[1 : 10] Jerry Maguire, 1996. And the lack of money is the root of all evil. from the great Gatsby, 2013.

The world surely loves money, doesn't it? And we do too sometimes. So let's talk about money. Money is not an easy thing to talk about, but the Bible talks about it, so we should, and we want to learn the biblical wisdom about money.

Now, I'm not here to give practical advice about money, or how to handle it, or how to save it, or where to invest it. You might have more wisdom about that than I do.

You know, with all the difficulties and complications with inflation, or whether to invest in shares or property. I don't know.

What the Bible gives, though, is a mindset. Because like with many things, the practical application differs based on family and personal circumstances.

[2 : 22] So what does the Bible say about money? What does the book of Proverbs say about money? Well, first, money, just like everything else in this world, comes from God.

So in verse 2 and 4 of our passage, it says, Rich and poor have this in common. The Lord is the maker of them all.

Humility is the fear of the Lord. Its wages are riches and honor and life. So in verse 2, both the poor and the rich are made by God. They are equal in standing.

This is different to the way often the world operates, or the way a lot of countries and a lot of cultures operate, where the rich usually get all of the privileges and honor.

And then verse 4 says, Humility is the fear of the Lord, the Lord produces riches. Humility is the fear of the Lord, and its wages are, among others, riches.

[3 : 31] Now this is where we might say, hang on, sometimes it doesn't work that way though. And yes, the book of Proverbs contains wisdom sayings that are true in the generally ideal sense.

Generally and ideally, generally and ideally, someone who operates in this world with fear of the Lord, with humility, will gain favor from people around them, and they in turn might get riches and honor.

But in reality, there are so many occasions where that's not true. And often we operate in this world with humility, with fear of the Lord, and we're still dishonored.

We get dishonored. We get poverty. So here, reading another wisdom book alongside the Proverbs might help us see that.

So in Ecclesiastes 8, it says, there is something else meaningless that occurs on earth. The righteous, who get what the wicked deserve. And the wicked, who get what the righteous deserve.

[4 : 43] These two, I say, is meaningless. So yes, it might be that even when someone fears the Lord, and they are humble, they can still become poor and dishonorable.

But what the verse in our passage is saying is that God is the one giving us riches and honor and life, not people around us.

Not even our humility. Wealth comes from God because He's the creator of all. And verse 2 and verse 4 together promote this idea that those who are well off must never forget that they and the poor both depend on God for life and livelihood.

So, money is not in itself bad. It's from God. But the problem arises when instead of acknowledging that our money comes from God, we make money our God.

No one will actually say that they worship or serve money. But how easy is it for us to depend on our money for our security, for our comfort, and even for our identity?

[6 : 08] How easy is it for us to just enjoy the gift without enjoying the giver? How easy is it when we want something to think about whether we can afford it first before we bring our request to God in a prayer?

It's so easy, isn't it? And in that way, in terms of importance, we flip the place of God with money. And it's easy to idolize money because money gives us two things, at least two things, security and power. And the book of Proverbs acknowledges this.

First, money gives us security. So in Proverbs 10, it says, the wealth of the rich is their fortified city, but poverty is the ruin of the poor.

So this proverb acknowledges the importance of money for life. Yes, it would be difficult to feed our family or to get the proper treatment when we are sick when we have no money.

[7 : 20] Yes, it would be difficult. So yes, in that sense, our wealth is our fortified city and poverty can ruin us. But this proverb is somewhat repeated again in chapter 18, but this time to say something negative.

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.

So in chapter 10, the proverb recognizes that our wealth can be our fortified city that may defend us from ruin, but here our wealth becomes the kind of fortified city that we depend on more than God or instead of God.

So the righteous run to the Lord as their tower. The rich run to their wealth because they imagine that their wealth can protect them from anything.

When I was little, my family was quite poor. We were struggling with money in Indonesia. But when I was a teenager, things changed. We became wealthier and wealthier.

[8 : 36] But now that I look back, I can see that our attitude towards money changed as our financial situation improved.

But in both circumstances, we still idolized money. So when we were poor, we were saving money so much that we were withholding money.

We did not give because we were so afraid of losing our lifeline, our primary source of security was money. We just did not have enough of it.

That's why we didn't give. Now that we're wealthy, we spend money so easily and we don't even think about it because we have a lot. So when I got to Australia the first time as a student, I began thinking about the difference in mentality.

I spent money so easily for food takeouts, for new computers, new phones, but I began to realize that it was still hard to give. You see, money did not stop being my primary source of security.

[9 : 44] It's just that now I felt secure that I took money for granted. But money was still my primary fortified city. But the Proverbs warn us, wealth is worthless in the day of wrath, but righteousness delivers from death.

And again, in verse 28, those who trust in their riches will fall, but the righteous will thrive like a green leaf. Our money might act as a fortified city in some circumstances in this life, but it cannot defend us when Jesus returns and judges us.

Money is a lousy fortress. It gives us security in this life, yes, sometimes, but the security is never eternal.

It's never reliable and it will flee from us when real danger approaches. God, on the other hand, is faithful and he's the fountain of all blessings.

Second, it's so easy to idolize money because it gives us power. So in verse 7 to 8 of our passage, the rich rule over the poor and the borrower is slave to the lender.

[11 : 12] Whoever sows injustice reaps calamity and the rod they wield in fury will be broken. And then verse 16 is similar. One who oppresses the poor to increase his wealth and one who gives gifts to the rich both come to poverty.

These three proverbs together recognize the power that wealth gives to the rich over the poor. The kind of power that might make them dependent on their wealth because power is so intoxicating. But they also give the rich a warning not to commit injustices because the temptation to abuse wealth is so strong. In fact, verse 1 of our passage begins like this.

A good name is more desirable than great riches. To be esteemed is better than silver or gold. So again, this proverb does not oppose wealth but it implies that wealth can give us power and it might tempt us to commit injustices.

So it says that wealth must be rightly obtained. One who has obtained riches through doing injustices at the cost of a notorious reputation has paid too high a price.

[12:46] And so even though money in itself is not a bad thing, it can lead to bad consequences. Money is like fire. The warmth of the fire gives comfort and you can use fire as a weapon for security.

But fire can also burn you if you abuse it. We need to be warned that just like fire, money can burn others as well as ourselves.

So, in summary, there are several application points that we can take. First, money is important. It's good.

It comes from God and we need it in this world. and it can protect us from ruin. So, thank God for your money. And if you can work, be diligent in doing your responsibility in working, especially if you have families or people that you provide for.

Proverbs 10 says, lazy hands make for poverty, but diligent hands bring wealth. work in fear of God and be diligent in it and God will provide.

[14:09] But second point of application, prioritize God over money. Prioritize the giver, not the gift. Prioritize the fountain, not the water.

Prioritize worshipping God over piling up more money. Prioritize being content with what God has given you over being anxious of what you desire, because our desire is endless, it's bottomless.

This is what our second reading from 1 Timothy says, right? But godliness with contentment is great gain, great gain, for we brought nothing into the world and we can take nothing out of it.

But if we have food and clothing, we will be content with that. Those who want to get rich fall into temptation and a trap and into many foolish and harmful desires that plunge people into ruin and destruction.

For the love of money is a root of all kinds of evil. Some people, eager for money, have wandered from the faith and peace themselves with many griefs. people, they will be not in the world.

[15:24] So let's prioritize God. When we prioritize Him, we become content. Because we know that our wealth comes from Him. And He knows what's best for us.

Now again, this prioritizing can take many different forms. It depends on your personal and family circumstances. But I've got two examples from people that I know.

I have a friend who only works four days a week even though he has a wife and two kids. And his wife doesn't work. They don't earn much because of that.

But they're sufficient and they're very content. Every time we see them, they're very happy because they can spend a lot of time with their kids.

They prioritize serving God at church and serving the community as well because they have time. And a church member here also shared their experience of having to give up a job because they thought it would force them to prioritize work over church.

[16:33] And they said, prioritizing God over money made them content and happy, not anxious about money. And it enables them to prioritize, again, serving, serving God and others, not only themselves through money.

And I think this is a good mindset. And it's the mindset that the Bible commends as well. We can reduce the power of money over us even if just a little bit.

If we just stop relying on it and turn to God instead for security, for comfort, and for satisfaction. He is indeed the fountain of all wealth.

So, those are the two points of application. Good points of application. And it's good for us to do them.

But, let's not pretend that once we hear these two points of application, we'll go home completely wise with our money. Because the temptation of power and control and comfort and security from money is too great.

[17 : 47] The easiest way to recognize the power of the temptation of money is by imagining what would happen if we suddenly won the lottery. What would we do first with all that money?

Give some to the needy? Pray to God for wisdom? Or do we think, what can I get for myself with this?

Or by imagining what would happen if we suddenly lost all our money? What would we do with that sudden loss of control and security?

Pray to God asking Him to help? Or curse Him? You see, wisdom sayings alone can't help us be wise in handling money.

They should be, but our sins are too great and the temptation is too strong. And this is where it's important to see Jesus, who is called the wisdom of God.

[18 : 59] As the Son of God, He doesn't need money because He's in perfect power and security. But what did He do with that power and security? He left His power and security and came here in the form of a servant to pursue us.

You see, God gave us worldly treasures so we could use them to worship Him and in turn, we turn worldly pleasures and treasures into our God so we could have power and comfort and security.

But what did the real God do? The real God came down here. He left His comfort so we can have ours in Him. So if you think that it's not enough for us to hear wisdom sayings from the book of Proverbs, look at Jesus.

Look at the wisdom in real life. Jesus is the embodiment of the Proverbs. And after seeing and tasting His glorious wisdom that is depicted in the Gospels, we are called to imitate Him.

And that's why, even though the Proverbs say that wealth is good and it can give us security, verse 9 of our passage calls us to give it up a little bit for the sake of others.

[20 : 28] It says, the generous will themselves be blessed for they share their food with the poor. Let's look at Jesus who did not only share His food, He shared His broken body with us as our spiritual food.

And so, last point of application, let's train ourselves and our children and our grandchildren to give up a bit, to give up power and security by giving up money.

Let's share with others. I know it's hard. It's hard for me too. Giving is one of the signs that we don't idolize money because it shows that we at least try to not depend on it for security and comfort.

By giving, we train ourselves for heaven where we won't rely on money. We will completely rely on God and we will share ourselves with each other.

We are training ourselves for heaven when we give. And by giving, we show our children and grandchildren how we ought to live as Christians and we are showing to them how God is like, how he generously gave himself up for us so that we might be ready to give as well.

[22 : 02] In our family, we start our annual budgeting by listing the places where we want to give first before we list our desires. I want that. I want this. But again, like I said, the practicalities can depend on your personal and family circumstances.

I often think that our family can afford to give more and I think we all can afford to give more. So let's train ourselves. So, money is important.

Let's work for it. But let's prioritize God above money. Let's work for him. And let's look at Jesus who has generously shared his life with us.

And let's imitate him in our generosity. I'm going to pray the prayer from Proverbs 30 on the screen. I invite you to join in your hearts.

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.

[23 : 19] But give me only my daily bread. 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.

In the name of Jesus. Amen. Amen.