

Wisdom about Wealth

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[0 : 00] Good morning. Please turn your Bibles back to Proverbs 22. It's written there, but yeah, I missed it.

So the other day I was searching for the most notable movie quotes, and among them I found these quotes. First, greed for a lack of better word is good from Wall Street 1987. Show me the money from Jerry Maguire 1996.

And the most recent one, the lack of money is the root of all evil from the Great Gatsby 2013. The world surely loves money, doesn't it? We do too. 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 know, with all the difficulties and complications with inflation or whether to invest in shares or property, I've got no idea.

[1 : 31] But what the Bible gives is a mindset. Because like with many things, the practical application differs based on family and personal circumstances.

So what does the Bible 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 these 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.

In other words, they're equal in standing before God. This is different to the way many cultures and many countries operate, where the rich usually get the privileges and honor.

[2 : 32] And then in verse 4, it says that the fear of the Lord produces riches. Humility is the fear of the Lord. Its wages are riches among others.

Now, this is where we might say, Hang on. Sometimes it doesn't work that way, though. Sometimes we might fear the Lord and we're humble, but we don't get riches.

What's going on? And yes, the book of Proverbs contains wisdom sayings that are true in the generally ideal sense.

So 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 might get riches and honor.

But in reality, there are so many occasions where that's not true. And reading another wisdom book from the Bible alongside the Proverbs helps us see that.

[3 : 34] So in Ecclesiastes 8, it says, There's something else meaningless that occurs on earth. The righteous who get what the wicked deserve. And the wicked who get what the righteous deserve.

This too, I say, is meaningless. So yes, it might be that even when someone fears the Lord and operate in humility, they are still poor and dishonorable.

The Bible holds the tension together. But what the verse is saying, the verse from our passage is saying, is that God is the one giving us riches and honor and life.

Not people around us, not even our own humility. Wealth comes from God because he's the creator of all. So verse 2 and verse 4 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 good because it comes from God.

[4 : 52] 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, our comfort, and even our identity?

How easy is it for us to just enjoy the gift without enjoying the giver? How easy is it for us to think about whether we can afford it first before we bring our request to God?

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

And we can see that in the book of Proverbs. So first, it gives us security. In Proverbs 10, it says, The wealth of the rich is their fortified city, but poverty is the ruin of the poor.

[6 : 12] 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're sick if we have no money.

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, and 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 is our fortified city that may defend us from ruin in this world sometimes.

But here, our wealth becomes the kind of fortified city that we depend on more than God or instead of God.

[7 : 19] 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 everything.

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

We became wealthier and wealthier. 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. 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.

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.

[8 : 31] I spent money so easily for food takeouts, for a brand new computer, for 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 and comfort. It's just that now I felt secure that I took money for granted.

But money was still my primary fortified city, the thing that I trusted the most. But the Proverbs warn us in Proverbs 11, 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, yes, but the security is never eternal, never reliable, and it will flee from us when real danger approaches.

[9 : 54] 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.

In verse 7 and 8 of our passage, it says, 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 the rich over the poor, the kind of power that might make them dependent on their wealth.

But these proverbs 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.

[11 : 15] So again, this proverb does not oppose wealth, but it implies that wealth might tempt us to commit injustices and oppress.

And so 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.

And so, even though money in itself is not a bad thing because God created us with all these worldly treasures, 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 to give you security. But it 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.

[12 : 28] First, money is important in this world. It comes from God and it can protect us from ruin. So, thank God for your money.

And be diligent in doing your responsibility in working to provide for the family and for yourselves. Proverbs 10.4 says, lazy hands make for poverty, but diligent hands bring wealth.

So, work in fear of God and be diligent in it and God will provide. But second point of application, prioritize God over money.

Prioritize the giver, not the gift. Prioritize the fountain, not only the water. Prioritize worshipping God over piling up more money.

Prioritize being content with what God has given you over being anxious at what you desire. This is what our second reading from 1 Timothy says.

[13 : 38] But godliness with contentment is 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. That's right, isn't it? 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 for all kinds of evil. Some people, eager for money, have wandered from the faith and pierced themselves with many griefs.

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.

Like Jesus says, He's the one who, God is the one who feeds the birds in the fields. Aren't we more important than birds? This prioritizing can take many different forms.

[14 : 44] Again, it depends on your personal and family circumstances. But here's two examples from people that I know of. 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 but they're sufficient and they're very content. Every time we see them, they're happy. They prioritize serving God at church and in the community because they have a lot of time to serve others and they spend a lot of time with their kids.

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.

And they said prioritizing God over money made them content and happy, not anxious about money. and it enables them to prioritize serving God and others again, serving and not only themselves with money.

I think this is a good mindset and it's the mindset that the Bible commands as well. We can reduce the power of money over us even just if just a little bit if we stop relying on it and turn to God instead for security, for comfort, for satisfaction.

[16 : 17] So, those are the two points of application. Good points and they are true.

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.

The temptation of power and control and comfort and security is too great, isn't it? The easiest way to recognize the power of the temptation is by imagining what would happen if we suddenly won the lottery.

What would we do first with all that money? Give it to the needy? Give some to the needy? Pray to God for wisdom? Or do we think first, what can I get for myself with this?

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

[17 : 23] Pray to God or curse him? So, wisdom sayings alone can't help us be wise in handling money.

They should, but the temptation is too great and our sin is too great. So, this is where it's important to see Jesus. He is called the wisdom of God.

As the son of God, it 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 so we might be rich in him.

God gave us worldly treasures so we could use them to worship him and in turn we turn worldly treasures into our God so we could have comfort and power but the real God came down here left his comfort so we can have ours in him.

So, if you think that it's not enough to hear wisdom sayings you can see wisdom in real life and 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 bit for the sake of others the generous will themselves be blessed for they share their food with the poor we see Jesus who did not just share his food but also shared his broken body with us as our spiritual food food and so last point of application let's train ourselves and our children and our grandchildren to give up a bit power and security by giving up some money let's share with others 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 rely completely on

[20 : 16] God and we will give ourselves and our time and our energy for each other and by giving we show our children and grandchildren how we ought to live as Christians and what God is like how he generously gave himself up for us and so it might make us ready to give to give to others in our family we start our annual budgeting by listing the places where we want to give first before we list our own needs but again like I said the practicalities can depend on personal and family circumstances 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 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