

Two Currencies

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- [0 : 0 0] Our Heavenly Father now we ask that because all hearts are open to you and all our desires are known and no secrets are hidden, teach us how not to lie to ourselves, particularly in this area of money.
- And grant to us hearts that love what you love and set our feet on the way of wisdom so that we might have peace. And we pray this in Christ's name. Amen.
- Well, you'll find it helpful if you open Proverbs to chapter 3, page 528, 529.
- And we come today to what Proverbs says about money, wealth and wisdom. And I've called it two currencies, the currency of wisdom and the currency of wealth.
- And I'll explain that in just a moment. In the British colony of Australia, the first currency in Australia was not English, pound, shilling and pence.
- [1 : 0 8] Does anyone know what it was? Yep. It was rum. That is true. Partly because it was a prison colony and the convicts didn't have any coins.
- And early on, a great big ship from America turned up with 7,500 gallons of rum. And the military corps bought it all.
- And so for the first 30 to 40 years of the British settlement there, everything was paid for and measured in rum. Rum was gold.
- Rum was money. In fact, British coins were useless at the time. And did you know the first church built in Australia was paid for entirely in rum?
- I don't know what that means. It stands today. Anyway, a new governor came in, Macquarie, and he saw how unstable this was. And so he replaced the rum currency with good old British coins as real currency.
- [2 : 1 3] And of course, what he did was he flooded the market with cheap rum. So rum became worthless and then he put coins in place. And you might think that just explains a great deal about Australia.
- But it's another historical example of how you can have two competing currencies. In the 1600s in Holland, tulips became more valuable than gold.
- You could buy a whole estate for one tulip. The Roman military in ancient Rome paid their soldiers in salt, which is where we get the word salary from.
- So there are two currencies basically in the book of Proverbs. One is wealth, dollars on the page, on the table there. The other is wisdom. And both of them work on our hearts.
- They work at the level of our desires. Both promise something, security and pleasure. But what Proverbs does is it says everything other than wisdom is a rum currency.
- [3 : 1 8] And what Proverbs does is it undermines every other rum currency by showing actually the path of wisdom gives us more than we can possibly desire.
- The problem with looking at money and wealth and wisdom in the book of Proverbs. There are two problems. One is there's just so much material on money in the book of Proverbs.

There are more texts on wealth, poverty, lending, generosity, debt than any other topic in the book of Proverbs.

And I want to encourage you to read the book. In fact, if you're studying it in a Bible study series, on this week's study there are a list of verses. And I think the reason there is so much, like the reason Jesus teaches on money more than anything else, is because God loves us.

And he knows just how greedy we are and how self-deceived we are on this topic. But the second reason why it's difficult is because you have to keep all the threads together.

[4 : 20] I'm advocating you read the whole book of Proverbs, okay? You have to keep all the threads together because if you pull out one thread and just hold on one thread, you'll find you have a cat by the tail.

You know, you can pull out a thread out of Proverbs without the other threads on money and you could end up with a prosperity theology. You could argue God loves only the rich, money is an unqualified good and it'll lead to a life of selfishness and hoarding.

Or you could pull another thread that you could end up with an austerity theology, says God loves only the poor, money is an unqualified evil and it'll lead to a life of self-righteousness.

So you have to hold these things together. Wealth, in the book of Proverbs, it's a blessing from God but it can be a curse. It can be built by hard work and wisdom but it can be built by greed manipulation and lies.

Every get-rich-quick scheme chokes the spiritual life out of us, says Proverbs. Or poverty. Poverty can be the result of injustice, oppression by the wealthy.

[5 : 22] Or it can be a result of laziness. Nothing honourable intrinsically about being poor. Money does have some value. But to be poor doesn't mean you're more godly.

It can be degrading in some circumstances. But Proverbs says God stands behind the poor. So that any attitude we take to the poor, we take to God as well. So there are many, many strands of teaching but underneath all the different strands of teaching, the different lines of teaching on money, in the book of Proverbs, is this.

There are two currencies. The currency of wealth, which operates, well, we'll look at this. It operates out of fear, basically.

And the currency of wisdom that operates out of trust in God. And it keeps telling us that money's not neutral, but it does have value. But you just can't trust it.

So I'm going to look at two passages today. Just a little passage in chapter 3 where we look at two currencies. The two currencies. The currency of wisdom and the currency of wealth compared. And then we're going to look at a little passage in chapter 30 on application.

[6 : 33] I'm looking forward to that one. Okay. So let's turn to chapter 3. And our little passage, verses 13 to 18, comes just after the great heart call in verse 5 and 6.

Trust in the Lord with all your heart. Don't lean on your own understanding. In all your ways acknowledge him and he will make straight your paths. And then you remember the first application in verse 9 is honour the Lord with your wealth and with the first fruits of all your produce.

So it's one thing to say I trust in the Lord with all my heart. The demonstration of that is what you do with your money. Whether you give your money away actually and whether you give your first fruits away. Which is very important if you're an entrepreneur or if you're a student.

And the reason for that is these two currencies. Verses 13 to 18, you'll notice it's a little blessing sandwich. The first word in verse 13 is blessed and the last word in verse 18 is blessed.

And King Solomon wants to explain to us where true blessing is found and he does that by comparing the two currencies. Verse 14. I'll start at 13.

[7 : 45] Blessed is the one who finds wisdom. The one who gets understanding. For, because, the gain from her is better than gain from silver.

And her profit better than gold. She is more precious than jewels. And nothing you desire can compare with her.

So Solomon takes the most valuable and stable things we know in this world. Gold, silver and precious stones. You know, the most highly valued wealth currency depending things.

And he makes a staggering comparison. Just before we look at the comparison, notice that Proverbs never rubbishes wealth. It doesn't say it's an unremitting evil.

It recognises the value of money. It does have value. It does answer some desires. And it's naive of us to pretend as Christians that we're not affected by the same dreams and desires as everyone else.

[8 : 42] And he doesn't just say here that wisdom is better than gold. He says that the gain from wisdom is better. That the profit from wisdom is better.

And they are simple trading words. Because wisdom, you see, is not something you just get in yourself. It has to be used ongoingly. You know, you can have a thousand bricks of gold in your home.

They're no use, except for propping up a lounge or something, unless they're put into trade. So with wisdom. Wisdom. So while gold and jewellery and silver may be of some value and may give you some things, wisdom is so much better.

And he ends this by saying in verse 15, nothing you desire can compare with her. That is a massive claim.

It's a massive challenge. It's talking about our desires and our longings. It's saying not anything that you could ever possibly desire can compare with her.

[9 : 50] Think about this for a moment. You know, what's the biggest thing you could desire? What's the biggest thing in your imagination you could desire? Let's think of some, the nice ones first, the not selfish desires.

World peace. Yeah? Solving the Mideast crisis. How about the eradication of poverty or disease, hunger?

Equal distribution of wealth. Every person in the world, their rights respected. Cleaning up the mess we've made of the environment and living in harmony with the environment.

Solomon says, doesn't compare with wisdom. And the reason for that is there's just one thing missing from my nice picture.

And that is the person of Jesus Christ. So money can't buy those things. They only come through wisdom. Or take perhaps more grubby desires.

[10 : 52] The desire to be famous. To have untouchable lifelong fame. Or more wealth than you can spend. Or at least more wealth than your neighbours. Or the best family. Or the best friends.

Or money can't buy those as well. But wisdom offers these things to us and more. And you say, how can that be?

First, because of what's in her hands. In verse 16. Long life is in her right hand. And in her left hand are riches and honour. So this capital L life is offered to us.

But it's not just endless in duration. It has joy in it and resources in it. It's the good life and the ability to enjoy it. Second are her ways.

Verse 17. Her ways are the ways of pleasantness. And all her paths are peace. This is one of the really big Bible words.

[11 : 52] This is shalom peace. Now, it means the absence of all strife. But it's not reduced to the absence of conflict. It's not just a state of mind.

Peacefulness. Let me read to you what some authors say about shalom peace. To dwell in shalom is a world where the lamb is our light.

Where swords are beaten into plough shares. Where abundance is enjoyed by all. Where people from every tribe and tongue and nation sing the same song of praise.

Where justice rolls down like waters. And righteousness like an everlasting stream. To enjoy shalom. To dwell in shalom is to enjoy living before God.

To enjoy living in one's physical surroundings. To enjoy living with one's fellows. And to enjoy life with oneself. And these come from a completely different currency than wealth.

[12 : 59] They don't come from accumulating investments or becoming a high net worth individual. It is the gift of God. You see? What Proverbs is doing is trying to make wealth into a rum currency.

Useful for some things. More than that. This is not just talking about shalom in the future. I think most of us think, well, we have to wait until the final restoration when Jesus comes back.

And this shalom is brought to be. That is true. But also, did you notice in verse 17, the remarkable thing is that all her paths are peace.

We have already seen, haven't we, the picture of the two ways, the two paths, the two roads in life. This is saying, and Proverbs says, that every other path, other than the path of wisdom, ends in death.

But the path of wisdom has a bridge over death. Track with me for a moment. And what that means is that what lies on the other side of death bleeds back on the path of wisdom into this life now.

[14 : 13] So if you trust in the Lord with all your heart and you seek to set all your heart on God, you begin to taste the blessings of the future now.

In chapter 12, in the path of righteousness is life. And in its pathway, there is no death. It doesn't mean we don't die. And it doesn't mean we're still in bodies that need to be redeemed.

But that this path, this path of wisdom, has eternal life in it. Eternal life doesn't start when we die. It starts now as you trust in the Lord and acknowledge him in all your ways.

As you walk in the way of wisdom, you put on your feet the shoes of the gospel of shalom peace. That's what we're made for.

And in verse 18, the final verse of this little section, we're taken back to the Garden of Eden. And we're told, wisdom is a tree of life. To those who lay hold of her, those who hold her fast are called blessed.

[15 : 19] Do you remember in the Garden of Eden, there were two trees? There was the tree of the knowledge of good and evil, which man and woman were not allowed to take of. But right in the center of the garden, we're told, was the tree of life.

It's a picture of close connection with God and enjoying the goodness and blessings of life with God and from God. It's not magic. But it's the goodness of God connected to his presence, immediately communicated to Adam and Eve.

And there's such goodness in the tree of life that when we get to the last chapter in the Bible, it comes back again. There it is in the holy city. And do you know what it's used for there in the holy city? It's used for the healing of the nations.

And that means that although all evil and sin and death have been done away with, that life in glory is not flat, static, straight line, but it increases and gets better with increased healing and increased healing as we see him face to face and reflect his glory.

You have to see how happy this is. Blessed is the one who lays hold of wisdom. She's a tree of life to those who grasp her. I mean, he's saying getting a hold of wisdom is like getting a hold and finding the greatest treasure beyond anything money could buy.

[16 : 40] It's like the Apostle Paul when he describes how he became a Christian. He says, before I was a Christian, I had it made. He was at the top of his career. He was the smartest, most educated.

The world was his oyster. And he says, you know what that was like compared to finding Jesus Christ? It was manure. If you're outside the Christian faith looking in, faith in God might look a bit dull, a bit dreary, a bit difficult.

I mean, where's the fun in having someone else tell me what to do, right? It's going to hold me back. It's going to restrict my freedom. But wisdom holds out the tree of life to everyone who trusts in her.

And everyone who walks her path begins to experience the shalom peace of God now. It's almost as though on her path we're able to reach out and gather some of the low-hanging fruit from the tree of life as we walk that path.

It's the only solid, the only lasting, the only eternal pleasure that there is. All sorts of things come to us and promise us access to the tree of life.

[17 : 50] None more than wealth. That's how money operates. It operates based on promises. Money says, come to me, trust in me, love me, and I will give you the desires of your heart.

We've got to get back to the garden, it says, and I'll take you there. But it's just not possible. You remember when God drove man and woman out of the Garden of Eden?

He placed a great big angel at the gate with a flaming sword, stopping anyone from re-entry. Specifically, God says in Genesis 3, I want to stop anyone getting access to the tree of life again, which is God's great love for us, because if we ate the tree of life without being redeemed, we would be eternally unsavable.

But that means that every utopian dream of creating a new world apart from God turns into a nightmare. I had lunch the other day at the bottom of Canby Street, and the waitress came up to the table and said to me and my friend, do you have any questions?

Any questions at all? That's an open door. I said, so this was the week that the shooting happened in Las Vegas.

[19 : 09] I said, what is wrong with the world? I said, what do we do in a world like this? How do we cope in a world? How do we fix this world? She said, any menu questions?

Then she came back a little while later and she said, I think we need a new world. And I said, the problem with that is that if you're going to bring me into the new world, I'm going to ruin it.

She said, I'll bring you the bill. Wisdom holds out the tree of life. And we know from reading the rest of the Bible that the tree of life doesn't come to us through money or utopian dreams.

The tree of life comes to us through the cross of Jesus Christ, a different tree. And as we take up the cross of Christ, it becomes the tree of life to us. Okay, that's two currencies.

Let's look at some applications, shall we? If you would turn over to chapter 30 in Proverbs, what does this look like? What does it look like in a believer's life to live on the path of wisdom?

[20 : 25] You're not going to be able to tell from how much money a person has. The only reliable way is to listen to their prayers. So we turn to this chapter 30, and this is the only prayer in the book of Proverbs.

It's written by Agur. We're not sure who he is. And what do you pray for when it comes to money? You'd expect him to pray, Lord, help me not to love money too much, too much, too much. Or, Lord, help me to use my money well.

Or, Lord, I need more money so that I can be really generous to others. But look at his prayer, verse 7. By the way, I love this guy. Just look at verse 2.

Surely, he says, I'm too stupid to be a man. Isn't that a great verse? It's a great verse when you're seeking wisdom. So let's look at the prayer, verses 7 to 9. Two things I ask of you.

Deny them not to me before I die. I'm still growing here. First, remove far from me falsehood and lying. And the reason he prays for that is because he knows when it comes to money, we are so self-deceived.

[21 : 34] It's so easy to lie to God and to ourselves that he asks for God's help to stop all the lies. Second, give me neither poverty nor riches.

Feed me with the food that is needful for me. Give me my daily bread. But what's really important is verse 9, his reasoning. Otherwise, lest, he says, I be full and deny you and say, who is the Lord?

Or, lest I be poor and steal and profane the name of the Lord. He says, don't make me rich because there's a danger, there's a temptation in being rich of trusting my money and to forget you, God, while I worry and worry and anxiously build my wealth.

And when I'm comfortable, I suddenly find I provided for myself. I've trusted in my own judgment and I've transferred all my dependents from you to my money. But he says, don't make me poor because the danger of poverty is to stop trusting you, Lord, to take things into my own hands and to profane your name by doing something that is the opposite of trust and that is stealing.

So that both prayers are motivated by what is best for the glory of God. It's a wonderful picture. This week I had a cup of tea in the office and there was this box with one tea bag in it.

[22 : 59] And it was English breakfast. And as I was boiling the water, I read what was on the box. And it says this.

The sun peeks over the horizon through the clouds. A star streaks undetected across the sky. And the world begins anew. It's English breakfast, should you?

This bold and flavourful blend of black tea will send you down the path, wondering where it will take you and if it's possible to bring along a friend.

And as I close the box, on top it says, so you can sip blissfully, we source naturally. It's clever, isn't it?

And it understands our hunger and longing for Eden, for the tree of life and for Shalom. But it's completely over the top. I mean, really, it's just tea.

[24 : 02] And it wasn't that good. It can't bring a world that begins anew. It can't bring bliss or blessing. It's just another rum currency.

There's only one currency that truly brings the tree of life, and that's wisdom. I've said this before, that when we come to the heavenly city in the last chapter of the Bible, we find there, through the streets of gold, there's a river, river of water of life.

And on either side of the river is the tree of life, yielding fruit for the season, 12 times a year. And we see his face, and his name is on our foreheads.

And in the original, the word for tree, as the tree of life, is not just a growing plant. It's the word from which we get the cross, the wood of the cross.

So that we find that the tree of life is actually the cross of Jesus Christ. Because he has become our wisdom, and all the blessings that God has for us are now found in Jesus Christ.

[25 : 09] Amen.