

Wealth and Poverty: Walking in Wisdom

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[0 : 0 0] It's good to be back. This morning we're continuing our series in the book of Proverbs. Proverbs is a book about living wisely. And Proverbs says that wisdom begins with the fear of the Lord, that is living in a right relationship to God, but it expresses itself in every aspect of our lives. A couple weeks ago, Pastor Nick said that the main part of this book, chapters 10 through 31, is like a tightly woven tapestry with different threads that are woven together, giving us, when we look at it as a whole, an integrated picture of what a wise life looks like. And what we're doing each week is focusing on one strand of that tapestry, one topic that the book of Proverbs speaks to. So, so far we've considered what Proverbs says about words, what Proverbs said about correction, giving and receiving correction, about anger, and about friendship. And let me encourage you, there are some good books on the bookstall downstairs that can help you go one step further in some of these areas. Let me recommend two on the topic of anger. Let me recommend Good and Angry by David Powlison. So, I started reading that book because I thought it might be helpful to some of you. And then as I was reading it, I realized that it was speaking to me. That's how pastoral ministry goes sometimes. You sometimes start preparing a sermon and you realize you need to preach it to yourself. On the topic of friendship, there's a short little book, but that's really worth reading, called True Friendship by Vaughn Roberts. This was the topic of

Pastor Nick's sermon last week. If you weren't here, it's worth listening to on the website. It's an important and often neglected topic in our lives and in the church. What does it mean to be a true friend and to seek out genuine friendship? So, I want to encourage you to consider delving into one of those topics and helping sort of follow up on some of these topical sermons this summer. So, this morning we're considering the topic of wealth and poverty in Proverbs. And this is an area where it's sometimes challenging to do justice to the breadth and the balance of the biblical teaching.

So, if you go to some churches, you will hear a message of health and wealth, right? And people will say, if you belong to Jesus, you're a child of the King and you should prosper and live like royalty. God put Adam and Eve in the garden to rejoice and delight in its bounty. He put Israel in the land of milk and honey. Jesus came declaring God's kingdom had come, a kingdom of joy and delight and dominion. And so, according to these churches, the ideal is for Christians to become wealthy and become generous with their wealth, to be prosperous and generous. Now, other churches react against anything that sounds like a prosperity gospel, and so they emphasize instead how Jesus identified with the poor, right? And Luke, Jesus says, blessed are the poor. He told the rich young ruler, sell all that you have and follow me. And in order to truly know God, we too must identify with the poor and follow Jesus' example of costly incarnational love to the marginalized and oppressed. Now, ironically,

I think it's sort of ironic, the health and wealth message is popular in many poor communities, and the churches that speak about poverty in idealized terms tend to attract privileged, well-educated types. I won't try to analyze that phenomenon, but I will simply say there is a kernel of truth in both perspectives. They're getting at something important, but neither one of them does justice to the big picture of what the Bible says. So, as we look into Proverbs, I want to try to be careful to do justice to the breadth and the balance of the biblical teaching on this topic. And Proverbs is a good book because it gives us a lot of teaching on this topic in a lot of different ways. So, let me begin this morning with the verse that is on the front of your bulletin, Proverbs 30, 7 through 9. This is a prayer that comes toward the end of the book of Proverbs. And let me begin by reading this. It's a prayer to God. And verse 7 begins, You see, wealth and poverty present unique spiritual challenges.

especially in their more extreme forms. And so, the author of this prayer doesn't idealize either one. And rather, he prays that God would protect us from the spiritual dangers that accompany both. Right? To... along with wealth comes a spiritual temptation to complacency or presumption.

[5 : 09] Right? The verse talks about being full. Lest I be full and deny you. Right? When you're wealthy, you're full. Full of food, full of pleasure, full of possessions, full of distractions. And sometimes we can stop feeling our need for God. We can stop feeling our daily momentary... moment by moment dependence, absolute dependence upon the Lord. Or poverty, on the other hand. Right? The emptiness, the desperation of poverty. Where you... day by day, you... where... where's my next meal coming from?

Where am I going to sleep tonight? Poverty can tempt people to resort to deception, manipulation, stealing. Right? Or to despair. So, the prayer here is that God would feed us with what we need. Or as Jesus taught us to pray in the Lord's Prayer, give us each day our daily bread. Now, we'll come back to this prayer at the end. But what I want to do for the bulk of our time this morning is to look at the teaching of Proverbs under three headings. The teaching on wealth and poverty. Now, each of these headings expresses an important aspect of Proverbs teaching, but it's only when you put all three together that you'll see the whole picture. So, don't stop halfway and think, oh, he's... you can't leave this sermon halfway. Okay? Otherwise, you will... you might get a completely distorted picture.

You need to hear the whole thing to... to... to... to see the big picture. So, I put these... I put some of the main references in the bulletin this week because it's a little hard to flip back and forth to one verse in Proverbs. So, if you look at this page, Proverbs on wealth and poverty, this will guide you through the sermon. And this will be most of the things that I quote, but I'm going to quote some other things as well. So, feel free to use this if it's helpful for you to take notes or to guide you through the sermon. So, the first heading... and basically, to let you know how I did this... so, what I... what I did this week... Pastor Nick and... or the pastors were talking about this a while ago. How do we do these topical sermons on Proverbs? And... and Nick said, well, I'm just going to go through the chapters and sort of highlight the verses that seem relevant and then try to put them together. So, I... so, I said, well, that sounds good to me. So, I did that this week and I just sort of went through the chapters, tried to highlight the verses that were relevant, and then gather them under headings, and then see some other people who had done that and see if I'd missed anything. So, this is what we've... we've got. Number one, this is one truth that Proverbs gives. Wisdom leads to wealth and folly leads to poverty. This is the first truth that Proverbs teaches, and there are several verses in Proverbs that make this connection. So, 21.5, the plans of the diligent lead surely to abundance, but everyone who is hasty comes only to poverty. Our 14.23, in all toil there is profit. [7 : 57] But mere talk tends only to poverty. There are many other verses along these lines. 13.11, wealth gained hastily will dwindle, but whoever gathers little by little makes it grow. So, if you summarize these and many other verses in Proverbs, Proverbs encourages diligent work, careful planning, and prudent saving. And by contrast, many Proverbs warn against being hasty.

That would mean like pursuing get-rich-quick schemes, schemes that promise fast and easy money. Proverbs says those don't usually pay off in the end, and they may be deceptive and manipulative.

Proverbs warns against being idle, right? Sleeping too much, eating too much, drinking too much, talking too much, and not doing anything. It says all these things can lead to poverty.

21.17 and 20, as it goes like this, it says, whoever loves pleasure will be a poor man. He who loves wine and oil will never be rich. Precious treasure and oil are in a wise man's dwelling, but a foolish man devours it. In other words, a wise man can have some things in his house and not use them right away, right? A wise person can put aside some things for savings. You know, we live in a world that says you need to have everything now, and you can pay for it later. And the results, here are some of the results. 38% of American households carry revolving credit card debt. That means you're not paying it all each month, but you've got balances and you're paying interest on it. And the average balance is \$16,000 per indebted household, which costs \$3,000 per year in interest alone per household. 63% of Americans don't have enough money in their savings account to cover a \$500 or \$1,000 emergency bill.

So they would have to ask friends for help or charge it to a credit card or do something else, right? The state of Connecticut is three weeks overdue in passing a budget because it's burdened with debt due to financial commitments made over decades that were not adequately funded.

[10 : 15] Whatever you think about the kinetic budget, that's the fact behind it, is we've been in the habit of making lots of commitments and not being able or willing and wanting to push off, you know, have now, pay later. So the consequences of our buy now, pay later mentality are only

accumulating individually and corporately. So let me ask a couple of practical questions along these lines.

Can you have money in your wallet or in your bank account and not spend it? Very practically. Can you buy two containers of ice cream because they're on a good sale and not devour them in the next three days?

Right? These are sort of practical disciplines to cultivate. You know, if you know that you're impulsive, if you know that if you have money, you're going to spend it, then ask someone else for accountability. If you're married, you should ask your spouse. That should be the first person you talk to. If you're single, ask a trusted friend. You know, money is an area where we need to ask each other for help and advice more instead of keeping it completely private until we have a total crisis and are in a terrible situation, and then we ask for help. If we would pursue the kind of accountability and advice and encouragement that we need along the way, it would save us from getting into some of those disasters. If you're having trouble budgeting and making ends meet, and you're not sure who to ask, call the church office and ask to talk to one of the mercy ministry deacons. They can sit down with you. They can help you make a plan so that you can try to meet your needs and try to gradually save. Now, for some of us, this may be common sense, right? Maybe you learned this from Dave Ramsey, and you think, well, I didn't really need the Bible to figure that out. I already knew that. But, you know, Proverbs is not just making a pragmatic connection between wisdom and wealth.

It's pointing to a deeper spiritual principle. So, go on to 22.4, the next verse listed on that page in your bulletin. This is the interesting verse. The reward for humility and fear of the Lord is riches and honor and life. So, think of King Solomon at the beginning of his life as an example of this. God appeared to him in a dream and said, ask me for anything you want, and I'll give it to you. And Solomon said, the one thing that I need most, since you've made me king over this great people of yours, is I need wisdom. I need wisdom and understanding to govern this people righteously and well. And God said, I'll give you that. And because you asked for that and not something else, I'm also going to give you riches and honor as well. Now, of course, when you read the story of Solomon, you have to remember that not every story in the Bible goes the same way. And when you read Proverbs like this one, you need to remember that Proverbs are not absolute promises. They are principles or patterns. Humble people who ask God for wisdom are not always rewarded with riches in this life. Okay? This isn't all of what Proverbs is teaching, but it is part of it.

[13 : 28] And I think the teaching here is that wealth can be a blessing from God to give unto those who know and love and trust and obey Him. And the New Testament affirms this as well. 1 Timothy 6, 17, God richly provides us with everything to enjoy. And the reason why we see this connection, the deeper reason why there is a connection between wealth and wisdom, and by contrast, folly and poverty is because we live in a world that is created by God, designed by God, and governed by His wisdom. And so, when we live in line with God's wisdom, we tend to flourish.

When we live apart from God's wisdom, we wither and perish because we are God's creatures and He is our Creator. Now, there's one more way that Proverbs connects wisdom and wealth, and this one is actually counterintuitive. This one is... this one, your financial advisor will generally not tell you.

So, 11, 24, and 25 says this, 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. Now, Kevin DeYoung puts it this way, God gives you money because He is generous, not because you deserve it. Okay? God gives us... everything we have is a gift of God's grace.

God gives you money because He's generous, but He's generous with you so that you can be generous with others. And if you are generous with your money, God will likely be more generous with you.

[15 : 05] Okay? There's many Proverbs. I've listed a few other references that are along these lines. 28, 27, whoever gives to the poor will not want. 28, 22, a stingy man hastens after wealth and does not know that poverty will come upon him. So, again, this is a piece of Proverbs wisdom that your financial advisor probably won't tell you, right? The importance of generous giving. Now, of course, this principle can be twisted and abused. So, don't hear me wrong here, right? You should not put \$100 in the offering basket believing that God is going to send you a check for \$1,000 this week as a blessing for your gift. And don't follow any pastor who says that. Don't give to their

ministry because it's not true, and they're not teaching the truth if they're saying that, if they're trying to motivate your giving in that way. Okay? Proverbs doesn't say you should give generously simply as a means to getting richer. It simply says that those who give generously with a genuine heart, not out of selfish motives, God tends to bless those people with more ability to give generously.

So, practically, if you're trying to grow your finances, are you also making it a practice to give generously and regularly out of what the Lord has already given you? Don't fall into the trap of thinking, I need to save now, and I'll only give later. Because later will... there will always be a later. And you will never feel like you have quite enough to start giving generously now, if that's how you think about it. The average American Christian today gives away 3% of their income. In the Great Depression, the average American gave more, percentage-wise.

In the Old Testament, the Israelites were required to tithe 10% of their crops, 10% of the fruits of their labor. And then over and above that, at many times, they gave voluntary freewill offerings as the Lord enabled them, as they desired and chose. Now, some people say, well, wait a minute, the New Testament doesn't talk about tithing. Well, Jesus refers to tithing in one place, and He affirms it. Matthew 23, 23, He speaks positively of it. But more importantly, having received all that we've received in Christ, should we want to be less generous than God's people in the Old Testament were commanded to be? Shouldn't we want to at least give as much or more? Jesus says that whatever we give up for the sake of His kingdom and His gospel, including houses and lands, that is, that's how wealth was collected in the ancient world, He says we will receive a hundredfold in this life along with persecutions. Jesus' point is this, you can't out-give God.

There's a joy in generous giving because we're imitating God's character. And yet, however generous you are, you will never be able to surpass how generous God has been to you and how generous He will be in the future to you. You can't out-give God. So, this is the first point. Wisdom leads to wealth and folly leads to poverty. But importantly, again, this is not the only thing.

That proverb says. So, the second truth is a contrast to the first one, and you need to hold these two together. The second truth is this, sometimes fools get rich and the wise remain poor.

[18 : 46] Now, why is this, right? Wisdom leads to wealth because we live in a world created and designed by God and ordered by His wisdom. But sometimes fools get rich and the wise remain poor because we live in a fallen world under the curse of sin. Right? We're not just God's creatures living in God's world governed by God's wisdom. We're also sinners living with other sinners in a universe where principalities and powers and evil forces inhabit the heavenly realms. And we need to hold both of those truths together. We live in a created, a world created by God, and a world corrupted by sin.

And in order to live wisely in this world, we need to live in light of both of those truths. Because otherwise, we can easily lose faith and hope in God when terrible things happen for no apparent reason. Now, other books in the Bible explore the questions of suffering and evil and God's providence in more depth. The book of Job wrestles with the question of why do righteous people suffer for no apparent earthly reason? The Psalms of Lament teach us how to cry out to God in the midst of oppression or persecution. Ecclesiastes meditates on the futility and apparent randomness of life under the sun. Now, Proverbs is more practical. It's a bit less philosophical. But it too acknowledges the fallenness and brokenness of the world.

So, the first time we hear people talking about wealth in Proverbs is in chapter 1. When the father is warning his son, don't follow the crowd. Don't join the gang who has a bag of money that they'll share with him if he will just join them in their greedy and violent ways.

Proverbs acknowledges that wealth can be obtained through deception and oppression and exploitation. But the emphasis of Proverbs is not just that sometimes fools do get rich, but it reminds us that rich fools won't prosper forever.

So, 1128, whoever trusts in his riches will fall. 156, trouble befalls the income of the wicked. Sometimes we see this, even in our present world.

[20 : 59] Why are the rates of loneliness, depression, and suicide highest in the richest countries on earth? There's something about wealth that's profoundly unsatisfying.

Especially when we think that just a little more will make us happy and then it doesn't. Or when wealth deceives us into thinking that we're self-sufficient and self-made, but then we realize that we're not.

Or when we use our wealth to shield ourselves from the sufferings of others, and then we find ourselves alone, facing our own suffering. Our own grief.

And we feel overwhelmed by it. Proverbs warns us that rich fools won't prosper forever. And that's true in this life, and it's true on judgment day.

Proverbs says, on judgment day, all of our wealth will be worthless. 11.4, riches do not profit in the day of wrath, but righteousness delivers from death.

[22 : 00] Now, scholars debate whether the author of Proverbs was explicitly referring to the afterlife, but it doesn't matter much because the New Testament makes it clear. There will be a day of judgment, and on that day, only the righteousness of Christ will make an eternal difference.

And in Christ, we can have the assurance of the psalmist that we read earlier in the service. The psalmist says, no man can ransom another. No one can give to God the price of his life.

But then he says, but God will ransom my soul from the power of the grave, for He will receive me. You know, that's the assurance we can have through Jesus Christ.

An assurance that no amount of wealth can ever provide a security and a confidence that no amount of riches can ever give to you. So, sometimes fools get rich, but they won't prosper forever. That's the first half of point two. But the second half is sometimes the wise remain poor. In other words, poverty isn't just a result of folly, it's also the result of injustice.

[23 : 06] 13.23, this is in your bulletin, the fallow ground of the poor would yield much food, but injustice sweeps it away. Or 30.14, there are those whose teeth are swords, whose fangs are knives, to devour the poor from the earth, the needy from among mankind.

And Proverbs acknowledges that it's not only rich people who oppress the poor, sometimes poor people oppress one another. And that can be even worse. 28.3, a poor man who oppresses the poor is a beating rain that leaves no food.

Now, interestingly, Proverbs uses several different words when speaking about poverty. I found this quite fascinating as I was studying this week.

So, there are three Hebrew words that are translated either poverty or want in the verses that are listed under point one. These words are used in nearly all the Proverbs that speak about self-inflicted poverty or the ruin that comes as a result of folly.

There are two or three different Hebrew words translated poor or needy in the verses listed under point two. These words are often connected with the concept of being weak or oppressed or simply low due to circumstances beyond one's control.

[24 : 26] They are used in nearly all the Proverbs that speak about God's concern for justice for the poor. Now, what do we make of this? I don't think we should say that Proverbs is establishing two kinds of poor people.

And everyone is either undeserving poor who are oppressed or undeserving poor who are foolish or deserving poor who are oppressed. Right? If you think about any person, people are complicated. Right? Nobody quite fits into those categories very neatly. But Proverbs is indicating there are different aspects of poverty. There is self-inflicted poverty caused by foolish behavior.

And there is also poverty that is a result of injustice and things beyond one's control. And both of those aspects are often mixed, but sometimes one is more dominant or more prominent than another.

And so the loving and wise response to a poor person may not always look the same, even if their economic situation is identical. Now, this is a weakness of many large-scale and government-run anti-poverty programs.

[25 : 31] They often don't and sometimes can't account for these differences. Now, that's another topic for another day. The government... I'm not going to get into the government's role in helping the poor. Okay?

There are verses that affirm that there should be a role, but it's certainly not... No matter how large the government's role is, it will never be sufficient. Right? There will always be a role for the church and for us as brothers and sisters in Christ to come alongside one another with the kind of relationships and accountability and love and mercy that we've been shown in Christ that may or may not be reflected in larger-scale programs.

So, going on... That's a bit of a tangent. But the emphasis of Proverbs... Again, it's not just on the fact that some wise people remain poor. Right? Again, it doesn't just say some fools stay rich.

It says, well, these people will not prosper forever. Some wise people remain poor. And so, Proverbs emphasizes, God identifies with the poor and cares deeply about them.

1431, back to the verses in the bulletin. Whoever oppresses a poor man insults his maker, but he who is generous to the needy honors him. 1917, whoever is generous to the poor lends to the Lord, and he will repay him for his deed.

[26 : 50] Do you see how strongly God identifies with people who are poor? God says, I have made the poorest human being in my own image.

If you oppress them, you are insulting me. If you are ignoring... If you deliberately ignore them, you are ignoring me. If you are generous to them, even if they never repay you, I will see that you are paid back.

Now, many people have pointed out rightly that there are different kinds of poverty in the world. If you're poor in New Haven, you might live in an apartment, but it might be rat infested, and it might be on a street where someone got shot last week, and it might be in a neighborhood with a failing school.

If you're poor in the slums of Cairo, you might live in a shack with no electricity, no access to clean water or health care or formal education of any kind. Poverty isn't the same everywhere.

But one of the most common experiences of poor people throughout the world, in the first world or the third world, urban, suburban, or rural, young, elderly, or middle-aged, one of the most common experiences people have is of being treated as less than fully human.

[28 : 02] In the 1990s, the World Bank did a survey of 60,000 poor people from 60 different countries, and they asked them all the same question. They said, what is poverty?

What is it like for you to be poor? And you know what? They didn't... Their responses did not focus on the material possessions that they lacked. Their responses mentioned those things, you know, being hungry or not having clean water, but they focus on the experience of shame, inferiority, powerlessness, humiliation, fear, hopelessness, depression, isolation, and voicelessness.

That's something that in any society, many people who are poor experience that. Maybe you've experienced that. Maybe you experience that on a day-to-day basis, and you feel like, that's my life. A while ago, I was talking to a homeless man here in New Haven, and he said, I don't want pity over how hard my life has been. I want to be treated with dignity and respect.

And this is exactly what Proverbs emphasizes, the human dignity of every person, of the poor, as men and women created in God's image. And that's what God calls the church to be.

[29 : 25] The church is not just called to be an organization that does things for the poor or gives things to the poor on occasion, but the church is called to be a community where poor and rich and everyone in between come together and open our lives to one another because we stand together before God who made us and before Jesus Christ who died for us while we were still sinners and had no hope.

The ground is always level when you're standing at the foot of the cross. Proverbs 22.2, maybe one of my favorite Proverbs, says this, The rich and the poor meet together.

The Lord is the maker of them all. That's what we come together... That's what brings us together as a church. Whatever our differences may be, the Lord is the maker of us all.

We depend on Him as our Creator, and we trust in Christ as our Savior. So far, we've seen that wisdom leads to wealth and folly leads to poverty because we live in a world that's ordered by God's wisdom, but sometimes fools get rich and the wise remain poor because we live in a world that is fallen and disordered because of sin. And so, our third and final truth seeks to bring it all together. We live in a world that's both created by God and corrupted by sin, and so we should recognize that. Three, wealth is a good thing, but it's not the best thing.

In many places, Proverbs acknowledges the goodness of wealth. The crown of the wise is their wealth. 10.22, the blessing of the Lord makes rich, and He adds no sorrow with it.

[31 : 04] Chapter 10, verse 15 says, A rich man's wealth is his strong city, but poverty is the ruin of the poor. In the words of John Schneider, Material wealth brings empowerment, strength, and freedom.

Poverty brings powerlessness, isolation, and leaves people trapped with no way out. Proverbs never celebrates or idealizes poverty. But at the same time, Proverbs is very quick to remind us that wealth is far from the best thing in this world. Wealth is a good gift from God meant for our enjoyment, but it's also one of the primary means through which human hearts are turned away from God. Ever since Adam and Eve greedily grabbed the fruit from the tree in the garden and devoured it, believing the lie that wealth apart from God would make them wise and happy in a way

that God couldn't.

Proverbs reminds us that wealth is deceitful. I just quoted Proverbs 10.15, which says, A rich man's wealth is his strong city. It's a proverb that acknowledges that wealth provides a sense of security, that you don't always have... you don't... you're not necessarily worrying about some day-to-day things. But then that proverb comes back again in Proverbs 18.11, which the first half is identical to 10.15. It says, A rich man's wealth is his strong city. And so, when you begin reading it, you think, oh, it's repeating, it's emphasizing what another proverb has already said. But then the second half says, and it is like a high wall in his imagination. In other words, wealth gives a sense of security, but ultimately it's a false sense of security. It's in your imagination. Your wealth is not... your wealth cannot ultimately protect you. You might feel like it protects you, but ultimately in the big picture, it can't and it won't. Wealth is deceitful, and wealth is fleeting.

Proverbs 23, 4 to 5 says, Do not toil to acquire wealth. Be discerning enough to desist. When your eyes light on it, it is gone. For suddenly it sprouts wings, flying like an eagle toward heaven. In other words, don't spend your life, don't waste your life chasing after wealth because it's not worth it. Ecclesiastes says it's like chasing after the wind.

[33 : 41] Wealth is a good thing, but it's not the best thing. One of the most recurring refrains in Proverbs, at least seven Proverbs about poverty and wealth, it's probably the largest group of Proverbs about poverty and wealth, are framed as better than statements. I've listed three in the bulletin. Let me read those and the other four which are mentioned, which are... the verses are mentioned there. 15, 16, and 17 says, Better is a little with the fear of the Lord than great treasure and trouble with it.

Better is a dinner of herbs where love is than a fattened ox and hatred with it. 16, 16, how much better to get wisdom than gold? To get understanding is to be chosen rather than silver. 16, 8, better a little with righteousness than great revenues with injustice. 16, 19, better to be of a humble spirit with the poor than to divide the spoil with the proud. 22, 1, a good name is to be chosen rather than great riches, and favor is better than silver or gold. 28, 6, better is a poor man who walks in his integrity than a rich man who is crooked in his ways. See, Proverbs acknowledges that wealth may be more desirable than poverty, but it's nowhere near as good as righteousness or integrity or humility or a good reputation in society or genuine love shared with friends and family or most of all, the fear of the Lord. You see, at the end of the day, money cannot give you any of the things that you most need. It can't make you loving. It can't make you righteous. It can't make you wise. And it can't save you from your sins. Only Jesus can do all of those things through the power of the Holy Spirit who He freely gives to those who believe in Him. You see, at the end of the day, Proverbs isn't just giving us practical advice about how to manage our money a little more wisely in this world. It's not just making pragmatic, insightful observations about the dynamics of rich and poor people and their relationships with one another. It's pointing us toward what we most need for time and eternity. And it's saying that's not wealth. At the end of the day, if you have Jesus Christ, you are spiritually rich because in Him you are an heir to God's everlasting kingdom.

In Him you are clothed in the royal robes of His righteousness. In Him you are honored and beautiful. In Him you are secure and you are loved with an everlasting love.

Jesus Christ said, the kingdom of heaven is like treasure hidden in a field, which a man found and covered up. Then in his joy, he goes and sells all that he has and buys that field.

[36 : 48] Have you found Jesus to be that kind of treasure? The treasure that makes everything else seem worthless in comparison to Him. That makes you look at all your wealth and think, yeah, it's never going to really make me happy, but I have Him.

Do you see that Jesus, though He was rich, willingly became poor for your sake, so that you and Him might become eternally spiritually rich? Do you see that all you really need is found in Him? He is better. As we end, I want to come back to where we started, the prayer of King Lemuel in Proverbs 30, where he says, give me neither poverty nor riches. Feed me with the food that is needful for me. And that's a good prayer for those of us who know the Lord Jesus Christ.

To pray, Lord, You are all that I need. What I need most is not money, more or less of it. Protect me from the spiritual dangers of poverty and wealth. Help me to share in Your delight and Your generosity. Above all, help me to rest and rejoice in You, my greatest treasure.

Father, let's pray. Our Father in heaven, we pray that You would give us each day our daily bread. For those of us who are struggling financially, we pray that You would provide for us day by day and help us to trust in You day by day. We pray that You would make us good stewards of what we

have, even if it is only a little. We pray that You would protect us from falling into envy or despair or dishonesty. We pray that You would grant us wisdom, which is far better than gold or silver.

[38 : 51] Give us joy and delight in knowing You. For those of us who are prospering financially, help us to delight in Your good gifts and receive them with thankfulness and not with entitlement.

Give us also a renewed joy in being generous, for it is more blessed to give than to receive. Protect us from the dangers of our wealth, from complacency and distraction and pride, and help us to love and delight in You above all things. We pray these things in Jesus' name. Amen.

Amen. Amen. Amen.