

PROVERBS | WISDOM AND FINANCES
PROVERBS 6:1-5; 22:26-27
2ND STREET COMMUNITY CHURCH
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www.2ndstreet.org

Welcome to 2nd Street. It's good to be together ... to come into God's presence, to worship Him, and listen to God's voice, so that we can take on more of the character of God's Son, Jesus Christ - so that we'll be equipped as individuals and as a church family, to discern God's will and then have the courage to follow God's will.

This morning we're coming back to *The Old Testament* book of **PROVERBS**, in our fourth of twelve teachings, to look at what the Jewish King by the name of Solomon (who reigned 971-931 BC), and was the man who penned most of **PROVERBS** has to say about the topic of **WISDOM AND FINANCES**.

As I'm sure you've experienced at one point or another - maybe even pretty recently - finances can be a sore topic for a lot of people. It seems as though most people either **LOVE** money, or they **HATE** money. But the truth of the matter is that when you or I adopt either one of these two extreme attitudes, it won't be long before we're in serious trouble.

- If we **LOVE** money, we'll more than likely end up doing something that isn't God's best for us and we'll compromise our integrity.
- If we **HATE** money, we'll end up driving it further away from us, and soon we'll be depending on other people to meet our needs.

And after reading through the book of **PROVERBS** on the topic of **WISDOM AND FINANCES**, the undeniable attitude I see Solomon inviting us as followers of God to see, accept, and live into is that ...

We need to put money in it's place, and make it serve us, instead of allowing money to put us in our place, and making us serve it. In other words, God wants money to serve His purposes and the people who know Him and love Him, and not the other way around.

Solomon was the **RICHEST** and the **WISEST** man who ever lived. Yes Solomon had 700 wives and 300 concubines (**FIRST KINGS 1:1-3**), so the "wisest man in the world" title he usually gets saddled with will always be somewhat debatable in my book. But the bottom-line **WISDOM ABOUT FINANCES** that we need to take away from Solomon isn't that rich people will be wise, but rather, that it takes a lot of wisdom to rightly handle the money God entrusts each one of us with.

The Bible talks a lot about finances, money, priorities, and how you and I seek out and live out God's plans for us with regard to them. I could teach on this topic for several months - and of course many have. But because this isn't an area of strong

wisdom in my own personal life, I'm going to have to rely on God's WORD to say what it means and to mean what it says to us about this important topic.

In fact, last Sunday when the PowerPoint slide came up at the end of the service stating that today I'd be teaching on what **PROVERBS** says about **WISDOM AND FINANCES** I had to keep from looking at Teresa, because I knew that if I did, her smile back to me would be the kind of "tell-all look" that would make me start laughing.

You see every couple usually has a **SAVER** and a **SPENDER** ... and in our relationship, Teresa is the **SAVER** and I'm the **SPENDER**. And the irony is that the **SAVER** is usually also the **WORRIER** and the **SPENDER** is usually the one with the **C'EST LA VIE** attitude ... and the **SAVER** is usually **THE ONE WHO UNDERSTANDS BUDGETING, FINANCES, AND BALANCING THE CHECKING ACCOUNT** ... and the **SPENDER** is more often than not **THE ONE IN THE RELATIONSHIP WHO BELIEVES THAT IF THERE ARE MORE CHECKS LEFT, THEN THERE'S MORE MONEY TO SPEND IN THE ACCOUNT**.

And heaven forbid that a **SAVER** should ever marry a **SAVER**, because they'd probably be the richest, most boring, irritating, and uptight people in the world. But heaven also forbid that a **SPENDER** should ever marry a **SPENDER**, because they'd more than likely be the poorest, most miserable people in the world, and would always be drowning in credit card debt.

And so often a **SPENDER** and **SAVER** somehow get together. And the **ADVENTURE** of the **SPENDER** is attractive to the **SAVER** ... and the **SAFETY** of the **SAVER** is attractive to the **SPENDER**. And the miracle is that the **SPENDER** and the **SAVER**, after finding each other and marrying, somehow, figure out how to travel through life without killing one another. And all these generalizations I've just made about **SAVERS** and **SPENDERS** are generally true of Teresa and me.

For nearly 28 years we've been trying to help each other come back to center and make it through the ups and downs that people experience in their lives and in their relationships because of money. And as you can see we haven't killed each other. Well, Teresa did come close that one time. But that's a whole 'nother story!

But it's in the book of **PSALMS** written by King Solomon's father, David, that we find one simple verse that serves as the fulcrum on which all of Solomon's various teachings about money find their meaning and balance. And here it is ...

PSALM 24:1 (NEW CENTURY VERSION)

¹ The earth belongs to the Lord, and everything in it - the world and all its people.

Do you see what David's saying here? It's not complicated, or rocket science. But to believe and accept the truth of David's words takes **SURRENDER, SACRIFICE, TRUST, and FAITH**. Four things that can be hard for you and me to have - especially when we're going through hard times financially, and when we're struggling to learn the life-important lessons God has for us in these four areas ...

- **SURRENDER** | God gets to tell us how to live life. Am I *listening* to God?

- **SACRIFICE** | God gets to tell me what to hang on to and what to let go of in this life. Am I *obeying* God?
- **TRUST** | God alone can keep me afloat in this life. Am I chiefly *depending* on and *trusting* in God, on myself, or on someone else?
- **FAITH** | God is reaching out to me, and inviting me to reach out to Him. Who or what am I *holding onto* and *putting my faith into*?

Again, there are numerous 3-4-month-long seminars and workshops taught by various people and ministries focused what God's WORD says about finances. But here are four of what I believe to be the best Internet resources available. On each of these four sites there are many free resources, and some resources that cost ...

www.daveramsey.com

www.ronblue.com

www.focusonthefamily.com

www.crown.org

But since we're not going to spend several months on this topic, and now that we've started by looking at David's foundational truth about **WISDOM AND FINANCES** found in **PSALM 24:1**, we're going to look into some of Jesus Christ's teachings on finances found in **MATTHEW 6**, and then we'll look at three of Solomon's primary financial principles found in **PROVERBS**, and consider their application in our lives.

18th-Century British pastor, teacher, evangelist, and author John Wesley enjoyed the security of wealth largely because he wrote theological pamphlets and sold them for a penny each. And in a sermon entitled *The Danger of Riches*, Wesley offers us three great ideas that set the stage for the rest of what we'll look at together this morning.

"I EARN all I can, without hurting either soul or body. **I SAVE** all I can, not willingly wasting anything. And **I GIVE** all I can, so I am effectually secured from laying up treasures on earth." (John Wesley, "The Dangers of Riches")

Do you see Wesley's priorities? **EARN**, **SAVE**, **GIVE**, and then **SPEND**. Turn with me in your Bibles to **MATTHEW 6** and we'll begin with **vv. 19-21**.

MATTHEW 6:19-21 (ENGLISH STANDARD VERSION)

¹⁹ Do not lay up for yourselves treasures on earth, where moth and rust destroy and where thieves break in and steal, ²⁰ but lay up for yourselves treasures in heaven, where neither moth nor rust destroys and where thieves do not break in and steal. ²¹ For where your treasure is, there your heart will be also.

Where is your **treasure**? Are the things you value the most measurable on Excel spreadsheets, calculators, or on stock market charts? Or is what you **value** and **treasure** most, the character of Jesus Christ that God longs to see growing in you, and the priorities of the Kingdom of Heaven God longs to see being lived out of you? Like Jesus says here, **there's danger in storing up treasures on this earth**. Jesus continues with this important teaching in **vv. 22-24** ...

MATTHEW 6:22-24 (ENGLISH STANDARD VERSION)

²² The eye is the lamp of the body. So, if your eye is healthy, your whole body will be full of light, ²³ but if your eye is bad, your whole body will be full of darkness. If then the light in you is darkness, how great is the darkness! ²⁴ No one can serve two masters, for either he will hate the one and love the other, or he will be devoted to the one and despise the other. You cannot serve God and money.

None of us can serve God and money. We have to choose. And this is where we have to make up our minds about the irrefutable truth of David's words in **PSALM 24:1** ... The earth belongs to the Lord, and everything in it - the world and all its people.

Do we believe that everything belongs to God ... that all that we are, and all that we have is God's and not ours? Or do we believe that we have what we have because we've worked hard for it, because we deserve it, and that if we live our lives with **OPEN HANDS** everything will slip through our fingers and we'll be left destitute? Or do we believe that when we live life with **OPEN HANDS** before God and others that we'll be able to serve God, **AND** also be able trust God's provision for us? Jesus goes on in **vv. 25-27** ...

MATTHEW 6:25-27 (ENGLISH STANDARD VERSION)

²⁵ Therefore I tell you, do not be anxious about your life, what you will eat or what you will drink, nor about your body, what you will put on. Is not life more than food, and the body more than clothing? ²⁶ Look at the birds of the air: They neither sow nor reap nor gather into barns, and yet your heavenly Father feeds them. Are you not of more value than they? ²⁷ And which of you by being anxious can add a single hour to his span of life?

You and I will always depend most on where ever our identity is most deeply rooted. When our **IDENTITY** is most deeply rooted in Jesus Christ, then He is Who we'll most depend on. But when our identity is most deeply rooted in ourselves and in what we can accomplish, instead of being rooted in Jesus ... then anxiety, depression, jealousy, bondage, comparing, and striving will always be front and center in our lives. Jesus goes on in **vv. 28-31** ...

MATTHEW 6:28-31 (ENGLISH STANDARD VERSION)

²⁸ And why are you anxious about clothing? Consider the lilies of the field, how they grow: they neither toil nor spin, ²⁹ yet I tell you, even Solomon in all his glory was not arrayed like one of these. ³⁰ But if God so clothes the grass of the field, which today is alive and tomorrow is thrown into the oven, will He not much more clothe you, O you of little faith? ³¹ Therefore do not be anxious, saying, "What shall we eat?" or "What shall we drink?" or "What shall we wear?"

Are you willing to let God take you out of anxiety, depression, jealousy, discontentment, bondage, comparing, and striving ... and into His peace,

centeredness, freedom, and joy? Is this what you're longing for? Then build your identity in Jesus Christ and in the truth of King David's words in **PSALM 24:1** ... **The earth belongs to the Lord, and everything in it - the world and all its people.** Jesus wraps up this teaching in **vv. 32-34**...

MATTHEW 6:32-34 (ENGLISH STANDARD VERSION)

³² For the Gentiles seek after all these things, and your heavenly Father knows that you need them all. ³³ But seek first the kingdom of God and His righteousness, and all these things will be added to you. ³⁴ Therefore do not be anxious about tomorrow, for tomorrow will be anxious for itself. Sufficient for the day is its own trouble.

Do you see the promises God makes to us when we build our lives on His priorities and root our identity in Him? Acceptance of these teachings will equip us to begin living our lives in such a way that we'll become a **WITNESS** and a **BLESSING** to those following us, and point others to the truth of Who God is and to His plans for us.

PSALM 24:1 (NEW CENTURY VERSION)

¹ The earth belongs to the Lord, and everything in it - the world and all its people.

Here are three of the most important principles about **WISDOM AND FINANCES** that I've run into over and over again while reading and studying Solomon's **PROVERBS** ...

- 1. GIVE TO GOD FIRST ... GOD EXPECTS US TO GIVE TO HIM FIRST, NOT OUT OF WHAT'S LEFT OVER AFTER WE'VE DONE WHAT WE WANT TO DO WITH OUR MONEY EACH MONTH.**

PROVERBS 3:9-10 (NEW CENTURY VERSION)

⁹⁻¹⁰ Honor the Lord with your wealth and the first fruits from all your crops. Then your barns will be full, and your wine barrels will overflow with new wine.

Because here's the deal ... we can hear people tell of this truth over and over and over and over again, because when we follow this first principle, **THERE'S ALWAYS ENOUGH MONEY LEFT OVER TO MEET OUR NEEDS.** And when we don't follow this principle, **THERE'S NEVER ENOUGH TO MEET ALL OUR WANTS.**

- 1. GIVE TO GOD FIRST ... GOD EXPECTS US TO GIVE TO HIM FIRST ... AND NOT OUT OF WHAT'S LEFT OVER AFTER WE'VE DONE WHAT WE WANT TO WITH OUR MONEY EACH MONTH.**
- 2. LIVE WITH OPEN HANDS ... WHEN WE GIVE FREELY TO GOD AND TO OTHERS, OUR NEEDS WILL BE MET.**

It's the truths of **MATTHEW 6:32-34** ... But seek first the kingdom of God and His righteousness, and all these things will be added to you.

PROVERBS 11:25 (NEW CENTURY VERSION)

²⁵ Whoever gives to others will get richer; and those who help others will themselves be helped.

You might think that it's hard for me to bring this teaching on finances today, because as the pastor of this flock, my focus on this topic from God's WORD might be misinterpreted as me trying to line my own pockets. But nothing could be further from the truth. And the reason is because I know that myself and the rest of the 2nd Street staff are paid fair, non-exorbitant wages, and that the 2nd Street Ministry Plan is helping us live out our **MISSION** as a church in ways that are real, measurable, and in line with the character of Jesus Christ and the will of God.

Maybe you've never put more than a few dollars into the offering here at 2nd Street. And if that's you, don't be condemned by what you've given or haven't given in the past. Instead, be exhorted by God's WORD today to really trust God with your finances, to open your hands to Him and see how He will provide for you and your needs when you give Him the first fruits of the resources He's entrusted you with. He's trusted each of us with so much. Can't you return the favor and trust Him?

There's no commandment in God's WORD about how much of our money we're to give to God. And the reason is because God wants it **ALL!** But here's the deal ... when we listen to God, and ask Him to tell us how much to give ... whether it ends up being a small portion or a large portion of what we have, I can promise you that God will then provide for all of our needs.

Let me see the hands of those who have found this to be true in your own lives. Keep them up. Look around. You don't have to ask these people the specifics of how much they give, but if trusting God with **all that you have**, and with the first fruits of what you have, instead of your leftovers has been hard for you ...

I want to challenge you to go up to one of these folks who's put their hand up this morning and ask them to tell you a story of how God's provision has matched their faithfulness to give Him **all they have**, by supporting on a weekly basis, or a monthly basis, or an annual basis, the Ministry Plan here at 2nd Street, and the other endeavors God has invited them to put their hands, their hearts, their minds, their time, and their finances into. They'll tell you. I know they will.

- 1. GIVE TO GOD FIRST ... GOD EXPECTS US TO GIVE TO HIM FIRST ... AND NOT OUT OF WHAT'S LEFT OVER AFTER WE'VE DONE WHAT WE WANT TO WITH OUR MONEY EACH MONTH.**
- 2. LIVE WITH OPEN HANDS ... WHEN WE GIVE FREELY TO GOD AND TO OTHERS, OUR NEEDS WILL BE MET.**
- 3. CONSISTENCY AND FAITHFULNESS MATTER ... REMEMBER THAT THE TORTOISE WON THE RACE, NOT THE RABBIT.**

PROVERBS 13:11; 21:5; 23:4-5 (NEW CENTURY VERSION)

^{13:11} Money that comes easily disappears quickly, but money that is gathered little-by-little will grow.

^{21:5} The plans of hard-working people earn a profit, but those who act too quickly become poor.

^{23:4-5} Don't wear yourself out trying to get rich; be wise enough to control yourself. Wealth can vanish in the wink of an eye. It can seem to grow wings and fly away like an eagle.

In this day of "instant results" and "instant success", we want to see the fruit of our choices and our actions right now! But it's making choices rooted in the character of Jesus Christ and in the will of God that will make a difference over the long haul.

Again, there are probably a hundred other lessons found in the book of **PROVERBS** concerning finances, but these are the three I've felt led to focus in on with you this morning. Remember what King David said in **PSALM 24:1**. Remember what Jesus said in **MATTHEW 6:19-34**. And remember these three lessons Solomon offers to us throughout **PROVERBS**.

PSALM 24:1; MATTHEW 6:33

^{24:1} The earth belongs to the Lord, and everything in it - the world and all its people. (NEW CENTURY VERSION)

^{6:33} But seek first the kingdom of God and His righteousness, and all these things will be added to you. (ENGLISH STANDARD VERSION)

1. **GIVE TO GOD FIRST ... BE SURRENDERED.**
2. **LIVE WITH OPEN HANDS ... BE GENEROUS.**
3. **FAITHFULNESS MATTER ... BE CONSISTENT.**

Do you see the promises God makes to us when we build our lives on His priorities? Gang, it's the *acceptance* and the *assimilation* of these teachings from Jesus Christ and from His WORD into our identity, into the core of who we are and how we live, that set us free to become more generous to one another, that equip us to become a **WITNESS** and a **BLESSING** to those who follow us, and that point others to the truth of Who God is and the plans He has for His people.

Are you willing to learn these lessons from God's WORD on **WISDOM AND FINANCES**? Oh, how God longs to hear us confess with our words and believe in our hearts that we don't want **WEALTH** to distract us from our faith in Him ... and that neither do we want **POVERTY** to cause us to doubt God's goodness, God's protection, and God's provision. I love how Solomon spells this out in **PROVERBS 30:8b-9** ...

PROVERBS 30:8b-9 (NEW CENTURY VERSION)

^{8b} [God] don't make me either rich or poor; just give me enough food for each day.

⁹ If I have too much, I might reject You and say, 'I don't know the Lord.' And if I am poor, I might steal and disgrace the name of my God.

There's one more truth from **PROVERBS** that I want to give you some instruction on this morning, because through the years I've seen a lot of people stumble and fall on

this one. And it's the instruction Solomon gives us on **CO-SIGNING**. Here's what Solomon says to us about **CO-SIGNING** in two separate passages ...

PROVERBS 6:1-5 (NEW LIVING TRANSLATION)

¹⁻⁵ My child, if you have put up security for a friend's debt, or agreed to guarantee the debt of a stranger — if you have trapped yourself by your agreement and are caught by what you said — follow my advice and save yourself, for you have placed yourself at your friend's mercy. Now swallow your pride; go and beg to have your name erased. Don't put it off; do it now! Don't rest until you do. Save yourself like a gazelle escaping from a hunter, like a bird fleeing from a net.

PROVERBS 22:26-27 (NEW LIVING TRANSLATION)

²⁶⁻²⁷ Don't agree to guarantee another person's debt or put up security for someone else. If you can't pay it, even your bed will be snatched from under you.

Friends, **NEVER** co-sign a loan or become a guarantor for someone else's debt ... with the one exception of parent's co-signing for their children's college student loans ... but even then, only after you've prayed about it and are confident that God is calling your son or daughter to attend college and for you to assist them in this way.

Solomon doesn't say that co-signing **IS A SIN**, but he clearly says and illustrates why it's a foolish thing to do. And so when a son or a daughter, a brother, a sister, a co-worker, a parent, or a friend asks you to co-sign a loan for them, I want you to put your arm around their shoulder, look them right in the eye, and say ...

"You and I are good friends. And that's why I need to be honest with you about this. I hope you won't take my words wrong ... in fact, let's pray right now that you won't" ... [pause and pray] ... "I can't co-sign your loan because the WORD of God says that it's unwise to co-sign a loan with anyone."

And then if your friend gets upset that you won't co-sign for them, then who's the one in the wrong? Your friend, not you. Gang, a friend isn't someone who will always do what their friend wants, requests, or thinks they need. A friend is one who always tells the truth, and follows the truth, even when the truth might be hard to hear, or difficult to accept.

So, never feel obligated to guarantee someone else's debt. So many legal and relationship battles have begun because one person co-signed for someone else because they thought that if they didn't their friend wouldn't like them any more.

But seriously, if your friendship with someone is dependent on you guaranteeing their debts, then it's not a real friendship. More friends have been separated by money than by anything else. Because even if you agree to co-sign a loan for a friend ... even if everything seemed fine ... even if your friendship was strong as a rock ... and even if you and/or your friend are the most honest people you know - there are still huge risks and unknowns involved.

PROVERBS 17:18; 11:15 (THE AMPLIFIED BIBLE)

17:18 A man void of good sense (and lacking in *understanding*) gives a pledge and becomes security (co-signs) for another in the presence of his neighbor.

11:15 He who becomes security (co-signs) for an outsider will hurt for it, but he who hates surety (co-signing) is secure (safe) from its penalties.

So if you've already co-signed for somebody, do everything you can to get out of it! But if you can't, start praying that it works out okay, and make a vow, **RIGHT HERE RIGHT NOW** that except for the possibility of co-signing for your children's college-loans, that you will **NEVER** co-sign a loan again.

In closing, I want to share with you several wise comments about **WISDOM AND FINANCES** that several of my close friends shared with me when I asked them about this topic this past week. Let the wisdom of their words co-mingle with what you've been hearing from Jesus, from David, and from Solomon on this important subject ...

- Always spend less than you earn.
- Everybody thinks they'll be happy if they just had 20% more income ... even after they get a 20% raise!
- Make a budget and stick to it.
- Be careful, thoughtful, and prayerful about financing anything that depreciates.
- Financing a purchase nearly always makes you a slave to your lender.
- If you're married, it's critical that you *talk through* and *agree with* your spouse on all financial matters in your home.
- Buy what you *need*, not what you *want*.
- *People* are always more important than *things*.
- **GOD OWNS IT ALL** ... we just give back a portion systematically.
- Follow God's principles with the money He entrusts you with.
- Don't obsess over possessions. Be happy with what you have.

Let's close by reading the instruction of the Apostle Paul in **FIRST TIMOTHY 6:6-11** ... and invite these words to seal the truths God has given to us here ...

FIRST TIMOTHY 6:6-11 (NEW AMERICAN STANDARD BIBLE)

⁶ But godliness *actually* is a means of great gain when accompanied by contentment.

⁷ For we have brought nothing into the world, so we cannot take anything out of it either.

⁸ If we have food and covering, with these we will be content.

⁹ But those who want to get rich fall into temptation and a snare and many foolish and harmful desires, which plunge people into ruin and destruction.

¹⁰ For the love of money is a root of all sorts of evil, and some by longing for it have wandered away from the faith and wounded themselves with many griefs.

¹¹ But flee from these things, you man of God, and pursue righteousness, godliness, faith, love, perseverance *and* gentleness.

Is **contentment** something you're longing for ... or is it like a spice you're never tasted, but have only heard other people describe? **Contentment and trust in God** are so critically interwoven with the priorities of **PSALM 24:1**, **MATTHEW 6:33** and the three principles we looked into earlier.

PSALM 24:1; MATTHEW 6:33

^{24:1} The earth belongs to the Lord, and everything in it - the world and all its people. (NEW CENTURY VERSION)

^{6:33} But seek first the kingdom of God and His righteousness, and all these things will be added to you. (ENGLISH STANDARD VERSION)

- 1. GIVE TO GOD FIRST ... BE SURRENDERED.**
- 2. LIVE WITH OPEN HANDS ... BE GENEROUS.**
- 3. FAITHFULNESS MATTER ... BE CONSISTENT.**

I love what Dr. James Dobson wants to have on his tombstone ... and I invite God's Holy Spirit let his words be a capstone to what we've learned this morning ...

"I have concluded that the accumulation of wealth, even if I could achieve it, is an insufficient reason for living. When I reach the end of my days, I must look backward onto something more meaningful than the pursuit of houses and land and machines and stocks and bonds. Nor is fame of any lasting benefit. I will consider my earthly existence to have been wasted unless I can recall a loving family, a consistent investment in the lives of people, and an earnest attempt to serve the God who made me. And nothing else makes much sense."

NEXT SUNDAY ... WISDOM AND MOVING PAST SLOTHFULNESS