In the last church I served we were at a place where we needed some financial help, and God sent us a man named Gary. He blessed the church when we needed blessing the most. When I told Gary what a difference it made when he and his family joined the church and invested financially, he told me his rags to riches story and said, “I’ve been rich and I’ve been poor. I like rich better.”

It’s kind of an American thing to like rich better. Our culture of capitalism encourages us to make something of ourselves, to make money, to get a house and cars for all the drivers in the family and take nice vacations and own nice stuff, and to do better than our parents did. That’s called the American Dream. And how pervasive is that dream in our culture? Let me tell you a story …

In 1934 the America people were in the throes of the Great Depression. The stock market crashed in 1929, and millions of workers were jobless. Soup lines in every city. Families losing their homes and their farms. Men and sometimes whole families packing up their meager belongings and moving across country in search of a job—any job. Creativity took over as industrious citizens tried to find ways to feed themselves and their families.

Charles B. Darrow of Germantown, Pennsylvania, took a board game to the executives at Parker Brothers, a company almost driven out of business by the Depression. Darrow called the game Monopoly, but Parker Brothers rejected it because of “52 design errors.”

Undaunted, Darrow, with the help of a printer friend, produced five thousand handmade sets and sold them to a Philadelphia department store, where it became an overnight sensation. In 1935, Parker Brothers came to its senses and began producing the game. Since then, an estimated 500 million people around the world have played this most famous of board games.

Here’s some Monopoly trivia:

• More than 200 million games have been sold.

• More than five billion little green houses have been produced.
• The longest game in history lasted seventy days.

• The total amount of Monopoly money in a set is $15,140.

How fitting that a game about living the high life as a successful financier was introduced at a time when the country was trying to rebound from its worst-ever economic depression. Even with their very real financial struggles people somehow found the two dollars to get in on the newest craze. Parker Brothers went into around-the-clock production and sold 20,000 sets per week. People probably thought, "If I can’t have money and property in real life, at least I can pretend by playing Monopoly." Even in the Great Depression Americans wouldn’t give up on the American Dream. This dream is in the very fabric of our culture.

But is it a good dream? Even more, is it a wise dream? As we continue our summer series, Front Porch Wisdom, we’re thinking together this morning about being money-wise. I invite you to open your Bible to Proverbs 3:9-10. We’ll look at that text first and then check out some other proverbs as well. So, picture yourself on the front porch with Solomon. He leans forward in his rocker to wise you up about money. You scoot your rocker closer to his and lean in to listen.

And the first thing he says is this …

I

You are money-wise when you put God first.

(Proverbs 3:9-10)

Honor the LORD with your wealth and with the first-fruits of all your produce; then your barns will be filled with plenty, and your vats will be bursting with wine.

Jesus made it clear in the Gospels that we can’t serve God and money (Mt. 6:24). God and money are competing masters for our attention and our allegiance. We can’t serve them both. But we can serve God with money. We

1Story told by David Jeremiah, Signs of Life (Nashville: Thomas Nelson, 2007), 192-193.
can honor God in the way we use our money, and that honor begins by giving Him the first-fruits of our income.

“First-fruits” is an important term here. It hearkens back to the law of Moses (Ex. 23:19; Num. 28:26-31; Deut. 26:1-11) and connects giving with the worship of God at His holy place. Offering our first-fruits to God acknowledges God as the source and provider of our income. It’s a way of worshiping God. It’s a way of saying “Thank you for giving me what I have.”

And it’s important to keep that straight because one of our great temptations is to believe that our income and our wealth is the product of our own efforts: “That was my invention!” “My decision created those profits!” “I earned that with the sweat of my brow!” In the film Shenendoah, Jimmy Stewart’s character said this prayer over the family supper:

Lord, we cleared this land; we plowed it, sowed it, and harvested it. We cooked the harvest. It wouldn’t be here, we wouldn’t be eatin’ it if we hadn’t done it all ourselves. We worked dog-bone hard for every crumb and morsel, but we thank you just the same anyway, Lord, for this food we’re about to eat. Amen.

In other words, “Lord everything I have is because of my own hard work and ingenuity, but thanks anyway.” This attitude stands in the way of putting God first in our finances. This attitude puts self first.

But if you want to be money-wise, put God first. Honor God with the first-fruits. Ten percent is a good place to start. Give back to God in worship off the top of the income He provides you. Don’t give leftovers. If Jesus came to eat supper with you, I bet you wouldn’t serve him last Thursday night’s warmed-up meat loaf and half a pan of re-heated green bean casserole. You would serve him something fresh; you would serve Him the best you have in the house. The same thing goes as we manage our money. Give to the Lord in worship off the top. That’s how you honor Him. You give Him the first, not the last; the best, not what’s left; the full serving, not the dinner scraps.

And why is this money-wise? Because if you honor God with the first-fruits of your income, He’ll honor you—“your barns will be filled with plenty, and your vats will be bursting with wine.” God will provide for your needs—giving you enough, even more than enough, to keep you fed and sheltered and clothed, and even able to help others in need. Though Proverbs is wisdom
literature, not a book of promises, in other places God does promise to meet your needs when you put Him first in your finances. Like in Malachi 3 where God tells us to test Him in our tithes and just see if He won’t pour out abundant blessings on us. And like in 2 Corinthians 9 where Paul says that the one who sows generously will reap generously. I know it seems counterintuitive to give away money to God or anyone else when you’re already feeling strapped, but the Bible says that it is money-wise to do just that. God has proven this to my family, to my children’s families, and there are a number of you who have the same testimony. You put God first in your finances and God takes care of your needs and more. In talking about the way people worry and fret over the basic necessities of life, Jesus said, “Seek first the kingdom of God and his righteousness, and all these things will added to you.” Do you have the faith to be wise in this matter? Put God first.

With that Solomon leans back, catches his breath, then leans forward with another bit of money wisdom ...

II

You are money-wise when you don’t love money.

(Proverbs 23:4-5)

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.

Don’t love money. It’s a fickle friend. Don’t chase it. Don’t ruin your health or destroy your family trying to get more. It doesn’t last anyway. You can’t take it with you when you die. It doesn’t make divorce hurt any less. It doesn’t salve the guilty conscience of parents whose children rebel because dad and mom spent all their time making money instead of getting to know their kids. It doesn’t assuage your grief when you’re fighting like cats and dogs with your family over the disposition of a will. Don’t love money.

In part, because it’s an insatiable love. The more money you have, the more money you want. I’ve told you before about the difference between the man with six children and the man with six million dollars—the man with six million dollars wants more. Money is like a narcotic: it’s addictive. The one who lives to make that first million is never satisfied. He wants to make that
second million, and then the third and the fourth and the fifth. And what’s underneath that addiction is this truth: money does not satisfy. It helps, but if that’s all you got, you’ll never feel like you have enough. It’s hard to find contentment in money. Jesus put it like this: “Life does not consist in the abundance of his possessions” (Lk. 12:15). And Paul put it like this: “For the love of money is a root of all kinds of evils. It is through this craving that some have wandered away from the faith and pierced themselves with many pangs” (1 Tim. 6:10). Pastor George Truett once received a note from a church member requesting prayer for one of the young men in the church: “Pray for Henry, he’s getting rich very fast.” The man recognized Henry’s spiritual peril. The more money you have, the more money you want.

Our culture will encourage this money-lust. From Wall Street to Walmart, from Madison Avenue to Central Avenue, these are the messages that bombard us: “You need this.” “You deserve that.” “You can’t live without this.” “If you don’t wear this brand, drive this car, live in this neighborhood, join this club, shop at this store, you don’t measure up.” Who can ever have peace in life chasing such an elusive ever-changing dream? No wonder the Preacher in Ecclesiastes calls chasing wealth, vanity.

And this wisdom comes from the rich man Solomon. Solomon was wealthy but he didn’t chase wealth. When God asked him what one thing God could give him, Solomon didn’t ask for riches; he asked for wisdom. Being wealthy doesn’t mean one loves money. And being poor doesn’t mean one doesn’t love money. This piece of wisdom is a reminder that we all best be constantly checking our hearts to root out any money-lust we find there.

“Don’t love money,” says Solomon as he leans back in his rocker to re-gather his thoughts. He strokes his chin then leans in again ...

III

You are money-wise when you live within your means.  
(Psalm 21:20)

Precious treasure and oil are in a wise man’s dwelling, but a foolish man devours it.
In a phrase: *live within your means*. Or, as Samuel Johnson put it: “*Whatever you earn, spend less.*”² It’s wise in regard to money to build some margins.

A margin is a buffer zone between where we are and our limits. Richard Swenson describes what life is like without any buffer zones, without any margins:

[Living without margin] is being thirty minutes late to the doctor’s office because you were twenty minutes late getting out of the hairdresser’s because you were ten minutes late dropping the children off at school because the car ran out of gas two blocks from the gas station—and you forgot your purse.³

Margins. We need them in our time, in our emotions, and in our finances. In writing, margins keep us from using up the whole page. They provide symmetry and beauty and breathing room. Margins do the same thing in our finances. “*Precious treasure and oil are in a wise man’s dwelling, but a foolish man devours it.*” Solomon is talking about financial margins here—margins that offer a little financial freedom from overdrawn accounts and the credit card debt that wipes out family finances; margins that provide a little savings to deal with broken down cars, worn out appliances, and unexpected bills, without having to incur debt we cannot pay; margins that enable us to give freely to God and others as we become acquainted with special needs. So the Lord’s wisdom calls us to build some financial margins in our lives: “*Precious treasure and oil are in a wise man’s dwelling.*”

It’s money-wise to live within your means, to spend less than you make. And you can do that if you’ll want less than you want, if you’ll practice delayed gratification instead of instant gratification, if you’ll use your credit card only for convenience and never for credit, and if you’ll draw up a budget and stick to it.

“But I’m already out of margins. Credit card debt and payments are killing me. What can I do now?” If that’s where you are, you need to do two wise things that can help you. One, scale way back and radically readjust and

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³Ibid, 63.
downsize your lifestyle so that your basic living expenses (house, clothes, food, and car) are within your means. And two, seek help from a person or organization that can show you how to restructure your debts and get things back in line. I recommend Financial Peace University that we offer here at the church. It’s going to be painful to dig out, but it’s worth it and it’s wise.

Solomon knows his subject, doesn’t he? But he’s not quite finished dispensing God’s wisdom. Once he senses that what he’s said has sunken in, he leans forward yet again.

IV

Practice generosity.
(Proverbs 11:24-25)

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.

In a word, generosity. Money-wise persons are generous persons. Mignon McMaughlin once said, “We’d all like a reputation for generosity, and we’d like to buy it cheap.” But generosity doesn’t come cheap. It is rooted in the nature of God who gives us what we have. He is a generous God, giving us life and breath and nature and food. All of life is a gift from God—every day is a gift from God, every breath is a gift from God. And as if God hadn’t already given enough, at just the right time, God even gave us His Son Jesus, who humbled himself and became obedient unto death, even death on a cross—a death that was in our behalf and for our sins. And on the third day, God raised His Son from the dead and gave Him the name that is above every name—that at the name of Jesus every knee should bow and tongue confess that He is Lord to glory of God the Father. God just gives and gives. He gives us life and breath and earth and His only Son for our salvation. And He gives His Son the name above every name. God just gives and gives and gives. How generous is that! So when we practice generosity with our money, our time, whatever, we are being more than wise; we are being God-like—we’re doing on a small scale what God does on a large scale.

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4Quoted in “Strategic Perspectives,” Stewardship Strategies (Autumn 2004), 12.
And it’s wise to practice generosity. To put it in agricultural terms, the more seed you sow, the bigger crop you get. Erwin McManus put it this way: “God’s goal for all of us is not that we become affluent. God’s goal is that we become generous. When your pursuit is for wealth you leave generosity behind. When you live generously, God pursues you with His riches.” I don’t know exactly why it works that way, but God blesses generous people. As the proverb says, “One who waters will himself be watered.” It is wise to be generous. And the New Testament says the same thing:

- **Jesus** said in Luke 6:38, “Give and it will be given to you. Good measure, pressed down, shaken together, running over, will be put into your lap. For with the measure you use, it will be measured back to you.”

- And **Paul** wrote in 2 Corinthians 9:6, “The point is this: whoever sows sparingly will reap sparingly, and whoever sows bountifully will also reap bountifully.”

There is wisdom in practicing generosity. In being generous you bless three persons: the recipient of your generosity, God who gave you your blessings to begin with, and yourself. Don’t be stingy or miserly with the blessings God has given you; practice generosity instead. There’s obedience in it. There’s joy in it. There’s provision in it. But don’t just practice generosity for the provision; practice it for the joy and the obedience in it. And you can discern your motivation for generosity by asking yourself one question: Do I seek recognition for it? If you do, your generosity is as much about you as it is about God. The truly generous neither seek nor desire recognition. Paul Escamilla captures the spirit of the truly generous person when he said, “I would like to leave this world having asked less of it than I have given to it, without having much said about the matter either way.” That’s generosity. And that’s being money-wise.

And with that, Solomon leans back and closes his eyes to rest.

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But there you have it, straight from God’s word, pieces of financial wisdom that can make a real difference in your life.

John Wesley, one of the founders of the Methodist church, captured the wisdom of the Proverbs for handling our money when he offered this counsel:

*Gain* all you can, without hurting either yourself or your neighbor, in soul or body, by applying hereto with ... diligence, and with all the understanding which God has given you. *Save* all you can, by cutting off every expense which serves only to indulge foolish desire, to gratify either the desire of the flesh, the desire of the eye, or the pride of life. *Waste nothing*, living or dying, on sin or folly, whether for yourself or your children. And then, *Give* all you can, or in other words give all you have to God.7

John Wesley practiced what he preached and lived by this wisdom. In spite of making a good bit of money on book and hymn royalties through the years, when he died, all he left was a well-worn frock coat and two silver teaspoons in his estate. But during his lifetime, he had given $150,000 to the Lord.8 That’s a lot of money for a man who lived in the 18th century. And he pretty much did something Leonard Sweet would suggest a couple of centuries later: bounce your last check. Give it to God while you’re alive and can watch how God uses it.

Wesley lived *money-wise*. He put God first. He didn’t love money. He lived well within his means. And he practiced generosity. That’s money-wise. And the good news is that whether you’re rich or poor or somewhere in between, you can live money-wise too. So do it.

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John Scott McCallum II

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