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Proverbs: Money (Part 3)



Proverbs - Steve Gregg

In this discourse, Steve Gregg shares insights from the book of Proverbs on the topic of money, discussing attitudes towards finance and the practical aspects of resource management. The importance of a good reputation in business is emphasized, with Gregg pointing out that integrity is crucial in all financial dealings. He advises against falling into the trap of debt, cautioning that it is vital to live within one's means and to seek counsel when in doubt. Overall, his message is one of stewardship and wise use of resources.

Transcript

The Proverbs are a great source of wisdom, and we have already seen last time that Solomon places a strong emphasis on a work ethic, on the need to work, in order to have money, rather than to seek evil. easy money through all crime or charging interest or other things which exploit other people and which gain money unjustly. And so God has set things up so that labor produces something obviously and things are not produced.

Most things of value are not produced without labor. Some things come up just by nature that are useful, but to use them requires some kind of work. Human beings are made to cultivate.

When God said to man, be fruitful, multiply, fill the earth and have dominion and so forth, that's sometimes called the cultural mandate because God gave man the assignment to cultivate what God had made. And that is cultivated not only through farming, but cultivating resources in terms of turning them into machines and other useful things. That's all part of what God gave man to do, and that's all involves work.

And some of the work we do saves us work later on, like making labor saving devices. But it takes some work to figure out how to make those and then to manufacture them. So there's always got to be some kind of work to produce that which we need to consume.

And we've talked about the contrast that is very prominent in Proverbs between the sluggard and the diligent person. The sluggard is the most despicable person to

Solomon, the person who won't do any work. And perhaps he, as a king, had servants or government officials serving under him who were lazy and were a grief to him.

But he seemed to have more of an intolerance for a lazy person than for almost any other kind of misbehavior. Now, among the things that we're looking at in this area of work and producing money through work and employment is that one thing that comes out. It's not really a strong emphasis in Proverbs, but it does.

It does seem to be alluded to is that it's good to be self-employed. Now, that doesn't mean it's bad to be employed by somebody else. It's just good to be independent.

It's good to be self-employed. In Chapter 12, in verse nine, it says, Better is the one who is slighted but has a servant than he who honors himself and lacks bread. The person who has a servant rather than the one who is a servant and who lacks bread is in a better position, more at liberty to do what he wishes to do.

And if what he wishes to do are good things, godly things, then it's good to have that liberty rather than to have to have a master, rather than to have to be a servant of somebody else by trade. Now, it's good to have a servant attitude, of course. All Christians should be servants in a sense voluntarily of each other.

But when that's institutionalized, when that's built into your employment structure, that you're a servant, then you're not the one who makes the decisions. Well, that's not the worst thing that can happen. A slave can be a godly person, but it's better, if possible, to be a free person.

Paul said that in 1 Corinthians 7 to the slaves. He said, If you're a slave, don't care anything about it. It's okay.

But he said, But if you can be made free, if you ever get the opportunity, then use that. Go ahead and get free. That's good.

But nonetheless, he says, You shouldn't worry if you're a servant. But there is an advantage in being self-employed. In chapter 12, verse 24, it says, The hand of the diligent will bear rule.

The slothful will be put to forced labor. The person who is not the diligent man will have to work for someone who is. The diligent man will rule.

He'll be in charge. He'll be the employer. The man who works hard, who studies hard, who puts out the effort, he ends up owning his own company.

The slothful man ends up working for him. I'm sure you've probably heard sometimes, I think it was in college, that the advice has gone around that you should be kind to the nerds, because they're the ones who are going to be employing you later on. You know,

the people who are just partying and having fun in college are the ones who'll be working for the nerds who are hardworking at their studies, because the diligent person is going to be the one in charge.

Eventually, even Joseph, when he was a slave, because he was diligent, he was put in charge of the whole household of Pontiff. When he was thrown in prison because of his diligence, he was put in charge of the whole prison under the master of the guard. He was a prisoner, but he was given charge over the other prisoners.

Then later on, he was given charge over the whole country under Pharaoh. A man's competence tends to cause him to rise to the top of whatever economic structure he may be in, because diligence is not that common. When an employer finds a diligent person, he usually wants to elevate him to positions of management or of responsibility, because it's hard to find diligent people.

It's easy to find lazy people. But the idea here is that a person who works hard is more likely to end up with his own business or be in charge of other people than the person who's lazy. It's a good thing to be at the top.

It doesn't mean that you should be a climber or you should be ambitious or whatever, necessarily, but it means that if you're at the top, you can do good from the top, and you'll have more flexibility in your own choices and use of time. It's good to have your own business if you can. Not everyone can, and maybe not everyone should.

But in chapter 27, verse 23 through 27, it seems like he has a place of value on being somewhat self-sufficient. He says, Be diligent to know the state of your flocks and to attend your herds, for riches are not forever, nor does a crown endure to all generations. When the hay is removed and the tender grass shows itself, and the herbs of the mountains are gathered in, the lambs will provide your clothing and the goats the price of the field.

You shall have enough goat's milk for your food, for your food for your household, and nourishment for your maidservants. Now, of course, what we call self-employed or what they called self-employed back then, two different things. A man who is self-employed has his own homestead or his own farm in biblical times, most of the time.

Nowadays, a person who is self-employed probably has a business in town, although there are people who farm and are self-employed that way. And Solomon seems to recommend that that's a good life, to have your own flocks, your own herds, your own hay you grow for your animals, your herds will provide the milk and so forth for the family, and the lambs will provide for your clothing. You become sort of self-sufficient.

You can provide your own clothing, your own food, and you have servants. You're the employer here, and you're basically not answerable to some other employer, because

you're self-sufficient. You've set yourself up in a home business of sorts, and you're not answerable to somebody else for your time, and what you do, and what you produce.

You get to make those decisions. Now, some people should be under some employer. Some people are simply not diligent or competent or whatever, and perhaps they tend to have the gifts of a drone rather than the gifts of a leader.

But the person who has the ability to be self-employed has advantages. He can decide when he's going to take time off, and what hours he's going to work, and what direction his labor is going to tend toward, and that kind of stuff. I was drawn in the 90s to homesteading as a way of life.

I don't do that now, partly because I don't have a family and such, but we were raising our kids. We set up a little homestead in Idaho and in Oregon before that, where we could produce almost everything we needed. We didn't, but we could.

We were arranging that we would be able to do that if necessary. We had our chickens and our goats in our garden. We were set up to be independent if necessary.

That's a good place to be in. You don't have to be independent, but it's nice to be in the position where you can be, because you can't trust in man. People who are self-employed never get fired.

Their business can fail if there's certain economic factors that pressure them, but they won't get laid off or fired by an employer if they don't have an employer. So having your own way of taking care of yourself through your own work is a positive thing. The Proverbs doesn't talk about self-employment in those terms, but it talks about being the one in charge, having people under you rather than being the one who's under someone else.

That's a positive place to be in. On the other hand, of course, some people, because they're not diligent, would rather be employed. I mean, some people would rather be a laborer than a manager, because the laborer doesn't have to take the problems of the business home with them, and the manager does.

But then again, the manager who takes on that is a diligent person. To the degree that you're not wanting to take on extra work, you don't want to be in management. But that means you're also, to that degree, more of a slugger.

The person doesn't want to take on extra work. Though we might argue that it's not so much sluggish as they have other things to do with their time, and other profitable things to do with their time. Nonetheless, one of the things that I think is an undercurrent of Solomon's teaching here is that having your own business, your own homestead, your own self-sufficiency, having your own servants rather than being a servant of somebody else, is a desirable thing.

It's not morally better or worse than another way of life. It's just desirable. There are advantages.

Now, in business, there are certain priorities that Solomon recommends. The first and most important priority is that you have a good name, a good reputation. In chapter 22, verse 1, it says, A good name is to be chosen rather than great riches, loving favor rather than silver and gold.

Now, a businessman who has a good name is probably going to have riches eventually because clientele are going to be looking for honest and competent people to work for them. And the person who has a good name, who has a good reputation, is somebody who does their work well, they show up on time, they're not lazy, they do what they're told to do, they don't have to be supervised every moment because they're reliable. They develop a reputation.

There are people I knew in Idaho who anybody would hire for anything just because they had a reputation of being an honest person that could be trusted to do any job well. In Idaho, there was a lot of people who were underemployed. And a lot of people were independent tradesmen and builders and woodcutters and auto mechanics and things that they just worked out of their house.

And I had a number of friends there that just, I knew that if I had any job I needed done, they'd be the person I would hire because they, you could just give them a job and they would do it as well as it could possibly be done. Because they were conscientious, in other words, and they had a good reputation. And a lot of the Christian workers I knew in Idaho had a really good local reputation for doing what they did well and honestly.

And that's more important than having a lot of money. That's what Solomon says, better to have a good name than great riches. However, a good name in your business is likely to result in prosperity as well.

In chapter 19, in verse 1, it says, Better is the poor who walks in his integrity than one who is perverse as lips and is a fool. Now the main thing here is the person walking in his integrity. And we've seen that sometimes a person can be richer by sacrificing his integrity, by cheating in business or whatever.

And yet the person who walks in his integrity, even if he loses out on some business, if he doesn't make as much money as another person, is a better person. He's better off. Having integrity is the first priority for any person in business or in work.

That you don't cut the corners and you don't try to take the longer breaks. But if Christians would all have integrity in their work, they'd soon be the most in-demand employees in the society. Because it's hard to find people who aren't just trying to use the employer or their clients or something and get as much as they can for as little work

as they can put out.

And I've talked to a lot of people who are employers who say that it's very difficult to find people who are honest. And you can just give them an assignment and leave them to do it and they'll do it right because they have integrity. And the reason a Christian worker has integrity, according to Colossians, is because he's working unto the Lord.

What he's doing, he's doing not unto man, but unto the Lord. In chapter 3 of Colossians, Colossians 3, verse 22, And following to his servants, obey in all things your masters according to the flesh, not with eye service. And that was not just when you're being watched and supervised.

As men pleasers, but in sincerity of heart, fearing God. Sincerity of heart is integrity. If you're a servant, you serve your master, not just when he's watching, not when you know he'll find out.

Not when you're being held accountable, in other words, by man. But all the time, because you're always held accountable by God. Not with eye service as men pleasers, but in sincerity of heart, fearing God.

And whatever you do, do it heartily, as to the Lord and not to men. Knowing that from the Lord you will receive the reward of the inheritance, for you serve the Lord Christ. So when he's talking to servants who are working for masters, like an employee works for an employer or a contractor works for a client.

But he doesn't just work well when the supervisor is there or when the boss is there. He works well all the time because the boss is always there. His boss is Jesus.

He's serving the Lord. What he's doing, he's not doing for man, he's doing for God. And therefore, he's accountable to God.

A man who's got integrity doesn't have to be accountable to people in order to be honest. Now, it can be good to be accountable to people, but a person who's got integrity will be honest, even when people are not watching. And because he's accountable to God in his conscience.

So, that's integrity. A worker's integrity is highly to be valued. In chapter 21 of Proverbs, verse 6 says, Getting treasured by a lying tongue is the fleeting fantasy of those who speak death.

Getting rich by being a con artist, basically. Or by misrepresenting things to clients or customers. Falsifying invoices or whatever.

I mean, anything that makes money by compromising your integrity is the fleeting fantasy of people who seek death, he says. Chapter 20, in verse 7. So, as the righteous

man walks in his integrity, his children are blessed after him. A man who's got a good reputation in his business and in his community in general, his children are going to be respected.

Unless, of course, they depart seriously from his ways. But there's blessing on his household because of his integrity. And in verse 10 says, diverse weights and diverse measures.

This is chapter 20, verse 10. Diverse weights and diverse measures, they're both alike an abomination to the Lord. And this is a similar proverb to that one a little later on.

And what is that? That's in verse 23, I think. Diverse weights are an abomination to the Lord. A false balance is not good.

As I said, I think, many, many sessions ago in our introduction to Proverbs or in an earlier part of it. Diverse weights and diverse measures refers to in the marketplace where commodities were sold by weight. And every merchant had a balanced scale.

And they'd weigh out a certain amount of grain or whatever the product was they're selling. And they'd put a weight on the other side to show, you know, to tell how much it was. Likewise, they would weigh up the money.

Because in many cases, they didn't have coined currency. They would have a quantity, a weight of money. And so they'd use it.

They'd have these weights they put on the scale. They weigh the amount to see how much money was being transacted. And many corrupt merchants, of course, could easily make a little more money by having a false set of weights.

And they'd say, well, this is a kilogram weight, but it's not really a kilogram weight. And it actually compromises the result of the balance so that he gets more money or sells less product. Because he's got false weights and a false balance.

It's talking about just corruption. It's just talking about cheating customers. He said that's an abomination to God.

In chapter 20, verse 14. It says, it is good for nothing, cries the buyer. But when he has gone his way, then he boasts.

Now, this is really obvious what this is talking about. The buyer is, you know, complaining about the quality of the product. Even though it's really a good product, he's going to boast about it later that he got a good deal.

But when he's bickering with the salesman about, you know, this isn't worth this kind of money, this is trash, this is no good. This is only worth so much money. And this would be more obscene.

Flea markets or yard sales or that kind of situation than in our modern markets and stores where you don't really bargain for stuff at the stores. But you still do that in third world countries. You still do that in some types of settings today.

So I'm asking this much for this product. Or you're buying a used car, for example. You know, everybody wants to offer a lower price for their used car.

So they're going to be looking and say, oh, there's a little bit of scratch here, you know. And these tires look a little worn, you know. And you're finding every problem with the product, even though it's really something you want, because it's a good car, good for you and you want it.

But in trying to bargain with the person who's selling it, you try to find all the flaws in it so that he'll bring the price down. And so this is, I suppose, just the way people are, we could say. But it's really not being honest.

The truth is, we shouldn't try to devalue something by deception in order to save money on it. Nothing wrong with pointing out that something isn't worth what it's being sold for. But if it is worth what it's being sold for, then the person who's trying to talk it down and so forth is not really being honest.

Because the person who's a seller is also a person with needs, too. We're always thinking about, can I get the best out of this transaction, get the best over this person? The seller wants a certain amount of money because he has needs for his family, too. We have needs for our family, so we want to save more money for ourselves.

And we're always trying to work things out so that we come out ahead, even perhaps to the disadvantage of the person selling. Mainly because we're not as concerned about him as we are concerned about us. In an honest economy, you should be hoping that you're giving the seller something that's the value of the thing he's selling.

So that neither of you is cheating the other. Neither of you is exploiting or taking advantage of the other. That's what an honest economy is.

That if somebody has something that's worth \$1,000, you want him to get \$1,000, even if you're the one paying. Even if you could talk him down to \$800, you realize that the product's worth \$1,000. Why should I gain at his loss? If he's got a product, I've got the money, and they're of equal value, why should I want to come out ahead of him in the deal? He's got needs, too.

And so to have integrity means that you're not trying to take advantage of people in business transactions. If you're selling something, you're not trying to inflate it up so that somebody else comes out spending more than they really should on something because you wanted to have the extra money. And the same thing when you're doing the buying.

There's nothing wrong with trying to get the price as low as the person's willing to have it. Because a lot of times, the person has inflated the price. That's the thing.

There's nothing wrong with finding out what that person's really wanting to take for the product. Because a lot of times, people in our economy have gotten used to the idea that someone's going to offer a lower price for the car they're selling or for the lawnmower or whatever they're selling. And so they're actually willing to take a lower price, but they mark it up first so that you feel like you're getting a deal when they come down to the price they really want to get.

So I'm not saying it's always wrong to bargain. I'm saying it's wrong to be wanting to take advantage of somebody and get something of great value for nothing. When that person ends up getting cheated by you, but you come out ahead.

That's often what many people are aiming toward in their bargaining. And then of course, in chapter 22, verse 29, he says, Do you see a man who excels in his work? He will stand before kings. He will not stand before unknown people.

The person who excels in his work is going to get a reputation. Because he does excellent work, which most people don't. And so strive for excellence.

These are like business rules, business ethics that Solomon recommends. Be honest. Do excellent work.

Seek to have a good name rather than a lot of money. You may get a lot of money in the process of having a good name. But seek the good name first, and these other things will be added unto you.

And getting a good name means that you behave honestly, justly in your business. If you have employees, you treat them well and fairly. And you seek to do the best possible work you can.

If you're making a product, you try to have the best product. Not just because you want to beat out your competition, but just because you have an integrity before God. You don't want to do a job that's less than the best you can do.

If God gives you energy and skill, you should use it as a steward to do the very best work you can do with the amount of energy and skill God's given you. And not less, or else you're cheating God. You're not using his gifts to the fullest advantage.

You're cheating other people, too, of what they could be getting out of you. Now, another financial consideration is the need to avoid debt. It's amazing that there's not more said about this in Proverbs, because what is debt is strong.

It's a strong statement. And debt is so common, it seems like he would comment on it

more often, since he comments on so many things repeatedly. But in chapter 22, in verse 7, he says, The rich rules over the poor, and the borrower is servant to the lender.

Now, debt is what kills many small businesses. They, many people who go into business, they don't have the capital on hand to do it, so they go into debt to open up their shop. And they don't, you know, the business doesn't take off quickly enough.

And there's a very large percentage, I forget what the number is, a third or half or something like that. Small businesses go broke in the first year or two, because they were undercapitalized and they had borrowed money to start up. And debt is a killer.

If you're in debt, you really are trapped until you're out of debt. Once you have no debt, you're a free person. But when you're in debt, you have an obligation, an ongoing obligation.

Not like we have to, you see, if you have no debt, you still have to buy food day by day. You still have to buy clothing. You still have to pay your expenses.

But if you're in debt, you have to do all those things and still pay off the debt from something, from the food you ate before and the car you bought before. You're carrying the burden from the past as well as the present. And that's something that can be avoided for the most part.

Now, many times, the very poor people who couldn't survive without borrowing money, it's another story. They had no choice but to go into debt or to borrow. But most of our debt is simply incurred because we don't want to live within our means.

We have a certain amount of income and it's enough. But it's not enough for our lusts. You know, we desire more things than we really can buy right now.

But we can buy them right now. We just put it on the credit card. We just go into debt.

And then, of course, we're not free. We're like slaves until we get that paid off. And to be content with what you have, to live within your means, to build a business slowly.

You know, some churches, a lot of churches have built their buildings without debt. And it's taken them years. I think this building we're in was built without any debt.

It took nine years to build it. It's pretty slow, slow growth. But if they had gone into debt, then they have to worry all the time about, is enough money coming in to pay for this building? We're going to lose the building.

You never have to worry about losing it if you're not in debt to anyone for it. So a person in debt is a slave. And when it comes to money management, it certainly is a desirable thing to avoid debt.

Is it a sin to go into debt? No, it can't be a sin to go into debt. Because the Bible says we should lend to people and that puts them in debt. And if it was a sin to be in debt, we shouldn't make people sin by lending to them.

It's obvious that lending and borrowing are things that are, you know, some of the necessities of economies that are unpredictable. And some people end up, you know, through no fault of their own, unemployed or underemployed, or with a crisis of, you know, a medical crisis or something like that. And borrowing money from somebody is often the best way they can handle that crisis.

I'd say from somebody. And it seems to me that borrowing from a bank is not the wisest or the best place because the bank doesn't love you. If you have to borrow money from someone, you should borrow from someone who loves you more than they love their money.

Because you never know. The problem with borrowing is you don't know if you'll really be able to pay it back. You're making a promise to pay, but you don't even know if you'll live to be around tomorrow.

You know? James said to go to you who stay there tomorrow, we'll go into such a city, we'll buy and sell, we'll get gain. You don't even know what tomorrow holds. You don't even know if you'll live tomorrow.

He said, you should say, if the Lord wills, we'll live and do this or that. We don't even know if we'll be alive tomorrow. If you borrow money and say, I'll pay you next year or next month, you don't know that you can do that.

You might die before then and the person's left without repayment. Or you might be less employable next month than you are this month. You don't know that you'll be able to.

So, it's best to stay out of debt. Now, I realize that some people think, well, I can just go bankrupt. You know, I just can run up my credit cards.

I can live the way I want to live. And if I can't pay it back, just file for bankruptcy and I'm out of there. Well, you may be out of there, but what about the people who lent you the money? They're left holding the bag.

Well, no one thinks about them when they're going bankrupt, usually. The people you borrowed money from are people like you. People who earned their money, we presume honestly, and lent it out with the expectation that they're going to get it back.

And if you can't get it back to them, you're robbing them. That's why it seems so strange to me that some of these people who've gotten on these weird cultic bandwagons where they think that Jesus is coming back on a certain day. And there's been a number of these different days and different teachers who've predicted a date that Jesus is coming

back.

And you hear about people who believe them and they go out and they run up their credit cards. And they go and they decide to just live it up the last few days they have, because they're not going to pay back their credit cards. It just is so weird.

You know, what are they thinking? They're going to, they expect to go see God on a certain day. And they want the last thing that they did on earth is robbing people. You want to go stand before God.

The last thing you did was rob people of their money so that you could have, you know, a party the last few days of your life. It's just, I don't understand it. When I die, I want people to have unpaid debts to me, not me have unpaid debts to them.

I've always wanted to live my life that way, that I do more for people than I ever get paid back for. And some of my family members have not appreciated that, because I remember one person complained that one of the churches I taught at never gave me any offering, never gave me money. I mean, I taught there regularly and they never did anything financially for our family.

And I heard some complaints about that from a family member. And I just didn't understand how they were thinking. You know, it's good for people not to pay you back.

Then you owed, Jesus said, when you throw a feast, don't invite the people who can invite you back and pay you back. Invite people who can't pay you back, because then you'll be repaid in the resurrection. It's great to end your life with people indebted to you rather than you indebted to them.

Because if you're indebted to them and your life ends, then you've robbed them. You've hurt them. It's much better to absorb the hurt and have God repay you.

You're laying up treasures in heaven that way. And so it's good to lend and not be repaid. I mean, if that's what it is.

But Jesus said in Luke chapter 6 that we should lend expecting nothing in return. And that might sound like not lending. That might sound like giving.

But there is such a thing as lending and not expecting anything in return. And that's in the sixth chapter of Luke, in verse 35, Luke 6, 35. Jesus said, but love your enemies, do good and lend, hoping for nothing in return.

And your reward will be great and you'll be the sons of the highest for his kind of the thankful and the evil. Lend, hoping for nothing in return, and your reward will be great in heaven. What does it mean to lend, hoping for nothing in return? What's the difference between that and just giving? Well, some people actually can pay you back and will want

to.

There are people who don't want to be beggars. They don't want to just have their hand out for a gift. They've got some dignity and maybe they're following a hard time briefly or a crisis has come up, but they know that there's a good chance they'll be able to pay it back.

They don't want a handout. They just want a hand up, a little help up. And they'd rather borrow than have a gift.

And and you lend it to them, but you lend it expecting that maybe they'll never be able to repay it because you never know. They might not. They may die that day or something else may happen.

Whenever you lend money, you should just release it. You should never lend money unless it's money you'd be willing to give. But at the same time, the person who borrows should borrow intending to repay.

You see, I can't say you should lend to me expecting nothing back, so I'll borrow for you and I won't expect to pay you back. Well, that's not that's not my option. My side is if I have to borrow, thank God I usually don't have to borrow, but I've been able to live without debt.

But if I have to borrow, my conscience should be that I'm going to do everything I can to pay that money back before I spend one extra dollar on my own self. Because that's the outstanding obligation. But the person who lends to me should be lending saying, well, if you can't pay it back, it's a gift.

You know, I mean, that's how I lend. That's how I would borrow if I was borrowing. I would lend without expecting anything back necessarily.

If I borrow, I would expect to pay back. And as quickly as possible, because I would hate to live in debt and be an awful thing to have that hanging over one's head. And many people know that.

You know, I'm not I don't have a lot of money, but I'm richer than most Americans because I don't have debt. You know, I'm not below water. I don't have very much in the bank and I've never had an awful lot of money on hand, nor needed a lot.

But without debt, I'm really in a sense richer than probably 80 percent of Americans, if not more, because very few are living without debt relatively. And it's a freeing thing to be without debt. And a person, if they can capitalize their business without debt, they obviously should do that.

Their business will be more secure. And if you have to borrow money, as I said, borrow

from somebody who loves you more than they love their money, because the bank is going to come after your house, going to come after your business and your equipment and everything if you can't pay off their debt. If you borrow from your grandparents or from your uncle or someone like that, they probably won't come after you.

They'll probably give you a little extension. But avoid debt if possible. That's simply a biblical way of living.

In chapter 14 and verse 31. Says he who oppresses the poor reproaches his maker, but he who honors him has mercy on the needy. He that honors God has mercy on the needy.

Now, some people are in the position to employ and some people are in the position to need employment. Those who need employment are needy. And therefore, one should be careful to honor their employees and not oppress them.

Now, we have laws that almost give the employees more rights than the employers have these days, perhaps. But there was a time in biblical times and through much of history that since the needy was needy, he could be totally taken advantage of just to do anything to get bread for his family. And so he could be given a lower wage, he could be given intolerable working conditions and so forth.

And the rich could just do that because they were in the position, they were in the bargaining position and the needy was desperate. And in our day, there's right now, and this may not be true at some time in the near future, we don't know. But right now, there's a lot of people out of work and not very many jobs, from what I hear, available to them.

So a lot of people are needy. Now, the government, of course, is coming through for many of them, which isn't the ideal situation. But because people are needy, sometimes they're willing to take jobs under conditions that they wouldn't take if they weren't so needy.

And the employers can take advantage of them and make them do things and work for lower wages and so forth that would not really be fair in a better economy. And so a godly person who has employees should be godly in his treatment of them. And that's suggested in that Proverbs 14, 31, I think.

And in chapter 22, verse 16, says, He who oppresses the poor to increase his riches and he who gives to the rich will surely come to poverty. Now, oppressing the poor to increase riches would be what has been done in sweatshops and things in Asia a lot in recent, in modern times, as well as ancient times and used to be done in the factories in Europe and in America in the early Industrial Revolution. A lot of times, children were made to work when they're really young and work in really dangerous and cruel jobs.

And the parents also, the working conditions were really bad and the employers just didn't care. They were making a lot of money off these people. These people were like just machines that they were using and they didn't treat them like people.

It was that which led to things like labor unions, which have not been a very ideal solution either. Obviously, I mean, I don't, I'm not really favorable toward labor unions. But there wouldn't ever have been any case to be made for labor unions if employers had always been humane to their employees.

Employees would not be thinking they needed to gang up on the employers, gang up on management like a union, that they would have, they would have been content. But sometimes people are greedy for gain and therefore they just, they run their laborers too hard and cruelly and oppress them. So when it comes to being a business person or just conducting oneself in the economic world, obviously the way you manage your resources will have a lot to do with whether you are needy or well off later on.

And there are, there's advice about resource management, especially in chapter six, verses six through 11, very familiar passage in Proverbs. And we had occasion to talk about it earlier when we were going through our survey of Proverbs. This is many sessions ago in Proverbs 6, 6, it says, go to the aunt you sluggard, consider her ways and be wise, which having no captain overseer or ruler provides her supplies in the summer and gathers her food in the harvest.

How long will you slumber? Oh, sluggard, when will you rise from your sleep? A little sleep, a little slumber, a little folding of the hands to sleep. Social, your poverty come on you like a robber and your need like an armed man. Now, the resource management here is that which looks to the future and sees what the future needs are going to be and makes provision for them while that's possible in the early stages.

This is not just for running a business. This is, this is just for running a household. This is for running a life.

If you have knowledge that some kind of special need is coming up and you have enough to lay aside for it now, that's a wise thing to do. It's very foolish not to do that. The aunt, as it were, knows that winter is coming and there won't be food to gather, so it gathers up plenty more than it needs immediately in the summertime.

It lays up for the future. This is pretty much what people do with their retirement accounts now. They lay up for their old age.

And this, I suppose, is a good thing. I sometimes have mixed feelings about it because I don't ever hope to retire. Of course, I don't have an employer.

I don't have a, I don't have somebody that's sending me a wage so I don't have to worry about a time when I won't be employed. As long as I'm serving God, I'll have him as my

employer and as my supplier. But a lot of people have a different kind of job than I have and they have actual visible sources of income and actual predictable sources of income.

And what's also predictable is that those sources of income are not going to be there forever. They're going to reach a point where they have to retire, when they have to quit, when they're disabled, when they're old, can't work anymore. Therefore, to lay up something for the future is a sensible thing.

It's just sensible management of money. And Solomon recommends it, says that the ant is wise. And that should be a shame to us if we're not, because the ant has got a littler brain than we have.

We should be at least as wise as it is. In chapter 13 and verse 18, it says, Poverty and shame will come to him who disdains correction, but he who regards reproof will be honored. Now, this is talking about receiving advice.

Especially if you're going the wrong direction, if you're making a foolish decision, someone wisely points you in the right direction. If you disdain advice, if you won't take correction, then you will go the way of poverty. No doubt, a person who runs a business has got to take a lot of advice.

Of course, there's a lot of magazines now for businessmen and finance. Nowadays, of course, people usually go to college and get an education. That's where they get their advice about how to run business or whatever.

In the old days, a son would take over his father's business, and he'd have to learn from his father and take his father's advice how to do things. But it's always wise to consider that you could improve what you're doing. And somebody who comes along and says, You know, this would be better if you did it that way.

It's good to not be egotistical and say, Well, hey, I'm already doing well enough. Who are you to come in and say you know more than I do? You know, you could take a look at any bit of advice you're given and weigh it. To take advice doesn't mean you always follow advice.

It means you always weigh it. You weigh advice. If someone gives you counsel, that doesn't mean you have to do what they say.

It means, though, that they may be seeing something you're not seeing, and that's something you ought to take a look at at least. Consider it, weigh it. And if it makes sense, then do it.

If it doesn't, then don't. But two heads are better than one. And many heads are better still.

To have a lot of people looking at the same problem from different angles is helpful. But some people are too proud to receive advice. There are people who hate instruction.

And that person who disdains correction is going to be coming to poverty and shame. And therefore, it's not going to do well financially, obviously. Now, finally, when it comes to using money, the Proverbs has a few things to say about that.

And the first thing to say about it is that you must honor God with it. In chapter three, verse nine, Solomon says, Honor the Lord with your possessions and with the firstfruits of all your increase. Now, the firstfruits of all your increase means that you take the first.

You put God first. Once you have a paycheck, once you have a harvest, once you have some increase from your labors, you take the first of that and honor God by giving God the first of it. But you don't just honor God with the first of it.

You honor God with all of it. You honor God with all that you have. You give some of that specifically to God right at the top.

Now, I'm not a person who believes that tithing is a mandate of the New Testament. In other words, giving 10%. And there are many Christians who believe, and many churches that teach, that you should take 10% of your income right off the top and give it to your local church.

I don't find that that is necessarily taught in the New Testament, and therefore I don't teach it. For many Christians, I think 10% probably would not really be enough, and not a fair amount. The amount that God has blessed us, the amount that God has increased us in this part of the world, at this particular time in history, we make so much, we have so much, that to give God only 10% is almost like a token.

It's almost like ignoring God, because many of us could live easily on 50% or 60% of what we have. Now, we couldn't live our present standard of living that way, but we could live better than 75% of the people in the world on 50% of what we have. And I'm not saying we should.

I'm not saying we should live on 50%. I'm saying that for most people in this country, they could live on less than 90% of their income, and therefore 10% is not a good figure to recommend to American Christians. Some Christians are so poor, even in America, that they couldn't live on 90% of what they make.

They barely can live on 100% of it. And therefore, to say that people should give 10% to the church or something is a legalistic, rigid structure that doesn't have a biblical basis, and it doesn't work for some people. I believe that people should just honor God with all their income, honor God with all their money, because it's all His.

Because all of our hours are His, and it's our hours that earn the income. All of our days

are His. We ourselves are His.

And because we are His, our stuff is His. And therefore, whatever we do with it, we should honor Him with it. That might mean that we give 10% to the church, or it might mean we give 30% to the church, or none of it to the church, and some of it to some poor family that we know, or to some missionaries or something.

There's a lot of places that God can be honored by the giving of our finances. There is not, in the New Testament, any direction given to a specific place, that a specific percentage of our income needs to go. In the Old Testament, Israel, they were supposed to bring 10% of their crops and give it to the temple to feed the Levites.

But that's not something continued in the New Testament. But what is continued in the New Testament is that God still is to be honored in all of our things. And our possessions, we should consider that everything we have, we should use for the glory of God, because it is His.

Now, Proverbs has a lot to say, as does the rest of Scripture, about the need to help the poor. People who are poor are God's receptacle for our giving, for our laying up treasures in heaven. Jesus said, Do not lay up treasures for yourself on earth.

For moth and rust, corrupt and thieves, break through and steal, but lay up for yourselves treasures in heaven. For moth and rust do not corrupt and thieves, do not break through and steal. For where your treasure is, there your heart will be also.

Now, how do you lay up treasures in heaven? How do you make a deposit in heaven? One person said, It's easy. I just take all my money and I throw it all up into the sky. And I say, God, any of it you send back, I'll keep.

Whatever you want to keep, you keep. Yeah, how do you get your money into heaven? Do you have to throw it up there or send it in a rocket? No, you lay up treasures in heaven by giving to the poor. That's what Jesus said to the rich young ruler.

He said, Sell what you have and give to the poor and you will have treasures in heaven. Then come and follow me. Or he said to his disciples in Luke chapter 12, he says, Sell what you have and give to the poor and provide for yourself bags that do not become old, a treasure in the heavens that fades not away.

So you give to the poor and you lay up treasures in heaven that way. That is to say, you're really giving to God. Jesus said, Inasmuch as you do it to the least of these, my brethren, you've done it to me.

And it says in Proverbs, that giving to the poor is something every godly person should do. In chapter 11, in verse 24 and 25, it says, There's one who scatters yet increases more. There's one who withholds more than is right, but leads to poverty.

The generous soul will be made rich, and he who waters will also be watered himself. People will curse him who withholds grain, but blessing will be on the head of him who sells it. So basically, a person is a generous soul, a person who scatters what he has to the needy.

That person tends toward riches in some cases. Other people hoard for themselves and they tend toward poverty because God doesn't bless with their policies. In chapter 14 and verse 21, it says, He who despises his neighbor's sins, but he who has mercy on the poor, happy is he.

And in the same chapter, verse 31, he who oppresses the poor reproaches his maker, but he who honors him has mercy on the needy. In chapter 19 and verse 17, Solomon said, He who has pity on the poor lends to the Lord, and he will pay back what he has given, as the Lord will pay back. If you give to the poor, if you have mercy on the poor, you are lending to God.

That is, God takes it as a gift to him and he will count it as something that he is committed to repay. So, giving to the poor is always a good investment. If, of course, it is legitimate poverty.

Some people are poor because of their lifestyle. And they could cease being poor as soon as they stop sinning. In which case, to support a poor person who is simply poor because he is sinning, because he won't work, or because he is addicted to drugs or alcohol or whatever, and that is making him poor, to support somebody in that kind of a habit is not necessarily loving and is not what is being discussed here.

The poor in Israel were people who were beggars. And begging was a shameful profession. No one would beg unless they had no other options.

And therefore, if someone was begging, they really were unable to support themselves. The last thing someone would do, it would be below the dignity of anybody to beg who had the power to work. Now, it's not the way people think today.

Lots of people would rather beg than work. And that's just our lazy society. But in ancient times, a beggar was somebody who was usually blind or lame or something like that.

They couldn't work. And therefore, having mercy on them, giving to them, was putting money on deposit or an investment in God's stock. And it's like lending to God.

And it says he will repay. It's always a good economy to give to the poor. In chapter 21, in verse 13, whoever shuts his ears to the cry of the poor will also himself cry and not be heard.

It's like what Jesus said about the merciful, they shall obtain mercy. But if you shut your ears to the poor and don't help the poor, the time will come when you'll not be heard

when you want mercy. And that may be at the judgment seat of Christ.

In chapter 22, verse 9, he who has a bountiful eye, which means a good eye, in the Hebrew it says a good eye, which means a good eye, who is generous, will be blessed. For he gives his bread to the poor. And finally, chapter 28, verse 27, if he who gives to the poor will not lack, but he who hides his eyes will have many curses.

So what Proverbs says about money is there's lots of things better than money. Integrity, peace, a peaceful family, a quiet meal is more valuable than having a lot of money and not having those things. And money should be obtained honestly, generally through labor, through work.

Since everything we consume is produced through work, anything we consume that we've not worked for, someone else had to work for. And it's more loving to produce for other people than to have other people produce for you at the expense of their sweat rather than yours. And then, of course, what you do with money when it's earned is you do whatever honors God with it.

That may mean supporting a church, supporting a missionary, supporting a ministry of some kind, but it also means helping the poor. And helping the poor is a ministry. And so we should consider that the finances that we generate, we're generating with God's energy that he's given us and it's his and we use it for him.

And that we aren't looking to get rich quick. We're not looking to get rich on the backs of other people by oppressing others who work harder than we do. We're hoping to be as hard a worker as we can so that other people don't have to carry an extra burden.

In fact, if we can alleviate their burden by working extra ourselves, that's bearing one another's burdens and so fulfilling the law of Christ, according to Galatians chapter six. That's what Proverbs also teaches. Amen.