

OpenTheo

Money



Individual Topics - Steve Gregg

In "Money," Steve Gregg explores the Bible's perspective on wealth and finances. While acknowledging the importance of money in people's lives, Gregg emphasizes the dangers of becoming overly attached to it and trusting in it instead of God. He stresses the importance of honesty, integrity, and generosity in business and personal finances, and encourages Christians to live within their means and prioritize giving to the poor. Overall, "Money" is a thoughtful and practical examination of the role of wealth in a Christian's life.

Transcript

The themes from the Proverbs, again, as we have done regularly on these Friday nights. Tonight I would like to talk about what the scriptures say, especially in Proverbs, on the subject of money or wealth. It's one of the themes that is frequently addressed in the book of Proverbs.

As I've tried to point out all along, the book of Proverbs really addresses almost every practical thing you'd ever really need to know about. If you need guidance in any area of your life, you can usually find it in the book of Proverbs. Of course, if it's not there, it's somewhere else in the Bible.

Proverbs covers a wide variety of things. In the last several times, we've talked about the various relationship issues that the Bible talks about that Proverbs gives wisdom about. And here also, when it comes to finances, that's an enormously large aspect of our lives.

We spend, most of us, about a half of our waking hours, if not more, generating income. In some societies that are not as prosperous as ours, people have worked much larger percentages of their day to generate income. In biblical times, typically, I think people had to work about 10 or 12 hours a day, six days a week.

They were forced to take a day off, as the biblical people of God were, because of the Sabbath. But they had to work the other six days, and they'd work from sunup to sundown unless they were independently wealthy, which most people were not. And that means that they spent an even larger percentage of their life than we do, in the pursuit

of capital, in the pursuit of sustenance and supply to meet the needs of their families, and so forth.

And so, it's not surprising that money is a primary concern. It's a concern of all peoples, really, and it's a concern of the Scriptures to address. Jesus, I forget exactly, I think there were about 39 parables of Jesus recorded in the Scriptures.

Over 20 of them talk about money. And there's a reason for that, as I said. You know, our time, for most of us, our time is money.

At least we exchange our time for money. Jesus said, what will man give in exchange for his life? Well, one thing we give our life in exchange for is money. We give a good chunk of our life in exchange for money.

Now, a lot of Christians think of money as kind of a dirty thing. We have the expression in Scripture, you know, filthy lucre in the King James, in one place, speaking about money. And to speak of it as filthy lucre might suggest to us that money is kind of a corrupt stuff.

In Luke 16, Jesus spoke of it as the mammon of unrighteousness, which is not a very spiritually positive way to speak of money. And, of course, we know that when Jesus spoke about money, he taught that you cannot serve God and mammon. Mammon being an Aramaic word that means money.

I believe it's Aramaic. Is that right, Ken? I believe it is. And my consultant's in the back on biblical languages.

And so, there's a lot in the Bible about money. And there are some negative things said about money in the New Testament and even in the Old. But that's not all the Bible says about it.

The Bible says some positive things about money. The biggest problem with money is not the stuff itself. The biggest problem is the attitudes that the human heart adopts toward money.

And this is what we're warned against, both in the book of Proverbs and in the New Testament. Of course, in 1 Timothy chapter 6, Paul said that the love of money is the root of all kinds of evil. And so, that is an attitude about money.

And there are very few people who have money who do not trust in it or love it. When Jesus was speaking about the rich young ruler whom he had told to sell all he had and give to the poor and come and follow him and preach the gospel and all. And the man declined his offer.

They're up here. Jesus said, how hardly shall those who have riches enter the kingdom of

God. And then he said, it is easier for a camel to go through the eye of a needle than for those who trust in riches to enter the kingdom of God.

Now, he said sort of the same thing twice. But in one case, he said those who have riches. In the other case, he said those who trust in riches.

Now, trusting in riches is definitely something we need to be careful about. Because riches do promise happiness. Riches promise security.

That's the main reason most people pursue them as they do. Because they feel that if they just have more of that. If they just have more money, then they'll be more secure than they are now.

If they have more money, they can buy more of those things or more of those privileges or more of those activities that they're sure will make them happier than they are now. But the scripture indicates that this promise of security and happiness is really a false promise. Jesus talked about the sower and the seeds.

And some of that seed fell among thorns and got choked out. And when Jesus was interpreting that parable for his disciples, he said that seed that fell among thorns, that's those who hear the word of God. But what he said, the cares of this world and the deceitfulness of riches grow up in the heart and choke out the good seed and there's no fruit.

The deceitfulness of riches. The riches as a category are capable of being very deceitful. Because if you believe the lie that all it takes is enough money to be secure, all it takes to be enough money to be happy, then you're deceived.

However, having said all of those things, the Bible says positive things about money as well. And in the book of Proverbs, we have a pretty good balance between the positive and the negative things. I'd like to talk first of all about what the Proverbs tells us concerning attitudes toward wealth.

And what our attitude should be and what the attitude of most people is that's contrary to that. In Proverbs chapter 14, and we'll be looking at a lot of verses in Proverbs, so you might as well at least have your Bible open to that book and we'll be all over the place. Proverbs 14 and verse 20.

It says, the poor man is hated even by his own neighbor, but the rich has many friends. There's a similar verse to that over in chapter 19. And verse 4, where it says, wealth makes many friends, but the poor man is separated from his friend.

Now, what this is saying, of course, is what everybody knows who's had any experience in life. If you have money, you'll be more popular. I don't know if you'll be popular in any way that's meaningful, because when you're rich, you'll have many friends.

But if the same person who's rich has many friends becomes poor, then it says here he's separated from his friends. His friends don't stick around because his friends are not there because of him. They're there because of his money.

Now, some people, they crave popularity enough that they don't care what their friends like about them. They want friends on any terms they can. And they know that if they get rich, everyone will want to be around them.

And so, a lot of people look to riches as a source of popularity. When you are poor, you're going to have fewer of the wrong kind of friends. And you might even have fewer friends altogether.

But at least you know this, if you're poor, if you have friends, they're your friends. They're not friends of money. They're friends of you.

And that is, of course, something that I think the Proverbs is suggesting here. That the rich man has many friends, but what kind of friends are they? Once he loses his money, he has no friends anymore. In chapter 10 and verse 15, we see also that in addition to a source of popularity, money is generally looked to as a source of security.

In chapter 10 and verse 15, it says, The rich man's wealth is his strong city. The destruction of the poor is their poverty. Now, there's another proverb that says essentially the same thing, but points out that this is at least how the rich man views it.

It raises questions as to whether Solomon really thinks it is true. In Proverbs 18, 11, Proverbs 18, 11 says, A rich man's wealth is his strong city and like a high wall in his own estimation or in his own esteem. As the rich man views his wealth as his wall of protection, as his buffer against financial disaster, he views his wealth in his own esteem.

His money is his stronghold, his castle. He is invincible from all disaster if he has enough money because money answers everything. But it's clear that Solomon, who had more money than anyone else in his whole generation, raised some doubts as to whether that really is as secure as the rich man typically thinks because he adds that little phrase in his own esteem.

Whereas back in chapter 10, verse 15, he just said it as it was a fact. The rich man's wealth is his strong city. The destruction of the poor is their poverty.

And that is true in itself, too, of course, a man who has money is able to meet crises, at least a greater number of crises. With the resources he has on board, much more than a poor man can. Now, that is not necessarily an argument for getting rich, because it says also in Proverbs 18 that the name of the Lord is a strong tower and the righteous run into it and are safe.

The rich man is likely to look to his money as his strong city and is much less likely to run into the name of the Lord and find safety there because money does answer a great number of things. If you have a health crisis, well, of course, money won't fix everything. Some people die of disease, even though they've got seemingly limitless money.

But money doesn't cure sickness, but money can buy the best medical attention that money can buy. And so, I mean, if you have an accident, your car is totaled, you can go out and buy another car if you've got enough money. You just never have to worry about food and clothing.

If you have money, it's your strong tower. Now, that is a statement of fact. It is not a statement of endorsement.

It is not a value statement in Proverbs. It is not saying, therefore, everyone ought to get rich so they can have this security. It is just stating a fact.

The rich man looks to his riches as his security and they do provide a measure of security. But the very fact that they do, and that he knows they do, makes him very seldom feel the crisis like a poor man will. And therefore, he'll have less occasion to run into the Lord.

The name of the Lord is a strong tower. And the righteous run into it and are saved. That is why it is hard for a rich man to enter the kingdom of God.

Not that a rich man cannot, but that it's hard. Harder than for most people, Jesus said. And the reason is because they tend to trust in their riches.

And you cannot trust in two things at the same time. Not for the same thing you're trusting for. Now, some might think they can.

For instance, you might say, well, I've got a good job. I've got a predictable income, predictable paycheck. And I trust God and I trust my job for my safety.

I trust my job to pay the bills for the most part. And if there's a crisis, my trust is that God will come through in a crisis. So I'm trusting God and I'm trusting my job or my money.

But that's not really quite true. Because in that scenario, you don't really ever have to trust God until the money runs out. God is sort of there as an ace in the hole.

God is there as a backup system that kicks in when there's a crisis too great for my finances to handle. Now, it is true that you can be working and providing your means by a regular income paying job and be trusting God. Because anyone who thinks about it knows there's a lot of people out there who'd like to work but can't.

There's people who can't find work, who don't have skills. They're disabled. There's

people who simply have either medical or mental or, you know, geographical conditions that put profitable work outside their reach.

And even you don't know, but that today or tomorrow something might not happen to you that would make you incapable of holding your present job. And therefore, you can work at a job and still be trusting God. But you can't be trusting the job at the same time.

You can be trusting God that He will provide work for you whenever you need work. And He will keep you in good health and give you the ability to work and not be fired and so forth. You can be working and trusting God rather than trusting in your job.

And if that is what is happening with you, if you are trusting God and not in the job, then you will not worry ever about finances. Because if you're trusting God and not your job, then your mentality is God is my provider. He happens to be providing at the moment through this job.

If the time comes where He doesn't provide through this job, He'll provide some other way. God is the one I trust. I don't trust my job.

And so, it is possible to do that. But I will tell you, it is very difficult to have your trust in God completely when you've got a lot of backup there financially. And not only financially, there's other false securities that people have.

But we're talking about money tonight and its problems. I only had money a couple of times in my life, very briefly. One time was when my wife was killed.

She was hit by a pickup truck and it was insured somewhat. It wasn't very heavily insured. And the insurance agents from the company that insured it showed up at my door.

I wasn't expecting them with a check. And it was a settlement for the total amount that the truck was insured for liability. And so, the check was good size.

Now today, it would not be worth as much as it was 20 years ago. But it was a goodly chunk and certainly more than I ever expected to see at one time. I've never had a real job.

I mean, I have worked at regular jobs, but always part-time or minimum wage jobs. I never had very much money. Never needed it.

But all of a sudden, this chunk of money came to me. And some of you, I know Ron and Sharon have probably heard this story before and others. But I had been living by faith for probably 10 or 12 years or something in my adult life before that accident occurred, and before I got that money.

And I liked living by faith. I mean, I really like being thrown upon God for everything. And that is pretty much how I lived until that accident occurred.

And then when the money came in, I had it in a bank account. I remember thinking, now this could really spoil me. I remember thinking, this money is surplus.

I don't need this money. And it has every potential of destroying or at least marring the dynamics of my life of faith. And I'll tell you why.

I'm not saying that having money has to be destructive to your Christian life. But here's how I reason. When I was poor, I had to depend on God for everything.

And so I did. What else could I do? But when I had all this money in the bank, I didn't really have to depend on God for anything at all, financial. For a long time, until the money was gone.

And as much as I attempted to continue to trust God in the same desperate way as I had before, I just didn't have that desperateness. If my car broke down, I could now buy a new one. Or fix it.

I could do whatever I wanted. I'd never had enough money to buy a car before at one time. At least, I mean, the car I drove cost probably under \$1,000.

Because I never had more than \$1,000. But I mean, the money I used to trust God for my rent every month, for my phone bills, for everything. Month by month.

I've never had guaranteed income. And so, I mean, all of a sudden, I didn't have to trust God for those things anymore. And I didn't like the way it felt.

Now, some of you might not mind the way that feels. And that's fine. I'm not saying it's wrong to have money in the bank.

But I didn't like the way that felt. It changed something. It changed the dynamics of my walk with God.

And I got rid of all that money. I gave myself a year to get rid of it. And I got rid of every last penny of it in a year.

Because I didn't want to have that hanging there. And so, although I've not had money very often in my life, I've had it. I've gotten to experiment with this.

And I do know that even a person who is desperately trying not to put trust in money, and who has it, there are certain things you just can't be desperate about like you can be when you don't have money. And that degree of that absence of desperation is your security that you have in the money. And so, I mean, God gives some people lots of money.

I'm not opposed to that at all. I'm not trying to make anyone feel guilty if they have money. What I'm saying is that what the Proverbs says is true, that to a rich man, his money is his strong tower, generally speaking.

Now, there'd be rare occasions, like camels that go through the eyes of needles, don't happen very often, but there are rare occasions when a rich man really doesn't trust in his money, when he really is trusting in God. I haven't met many, though, like that. Maybe you know some.

Now, even though the Proverbs tell us that having money will make you popular, at least as long as the money holds out, and it'll give you a sense of security that you wouldn't have if you're poor, yet that sense of security is a bit deceptive, because finances are unpredictable. Now, it doesn't seem like it right now in America. The economy's up.

I remember reading economic advisors telling people for the past five, ten years or something, it's got to go down, it's got to go down, get out of the stock market, get into gold, get into this, because the economy's just overextended, it's overinflated, it just can't stay like this, it's artificial. Get out of the stock market and just, you know, it's going to come crashing down. Well, frankly, I think it may yet come crashing down.

I don't know, I'm no economic analyst at all. I think it probably will sometime come down, but it sure has surprised the doomsayers that the economy's just gone up and up and up and up and up and up and up and it just never seems to come down. And therefore, it might seem that putting confidence in investments and in finances is really a pretty safe bet, pretty predictable.

It's either going to stay the same or go up. Now, I can't tell you whether it'll ever come down. I suspect it will, but I've always been a little pessimistic about some of those kind of things, but I could be wrong.

But what the scripture does say is this, you put your trust in money and you make it your goal to have money and there are no guarantees that you'll have it. You know, if you insure yourself for a million dollars against some future health crisis when you're old, well, you might have a health crisis that costs two million. You know, you never know.

There's no guarantees except that God is faithful. There's no guarantee that money will carry you through no matter how much you have. In Proverbs 13 and verse 7, it says, There is one who makes himself rich yet has nothing, and one who makes himself poor and has great riches.

Now, this could be taken of literal riches or of something else. It's not entirely clear which way Solomon means it. A man who makes himself rich and yet he ends up having nothing.

He made wealth his goal and his pursuit, but it didn't turn out the way he thought it

would. He ends up having nothing. Although the statement about the poor man has great riches, it may well mean that the wealth in question here is not physical, but spiritual.

I mean, the man who has a lot of money, but doesn't have anything spiritually. A man who's gained the whole world and has lost his own soul, as Jesus put it. And on the other hand, there are people who are poor, but they have great riches of another sort.

Jesus said, Blessed are you poor, for yours is the kingdom of God. In Luke 6.20. So, I'm not sure which way Solomon means it here. He could mean that, you know, a person's economic circumstances don't tell you much about whether he has that which is really valuable.

He may be rich in money and poor in something else. And he may be poor in money and rich in something else. However, there is a theme that goes through Proverbs that indicates that if your trust is in money, you're putting your trust in something not very reliable.

In chapter 23, verses 4 and 5, we certainly see this. Proverbs 23, 4 and 5. Do not overwork to be rich, because of your own understanding cease. Will you set your eyes on that which is not? For riches certainly make themselves wings.

They fly away like an eagle toward heaven. Now, this is, of course, talking against working more than you need to for no better reason than to be rich. Seems to indicate that you should work as much as you need to to have enough.

But don't get too ambitious to get too wealthy and overwork. Many men have done that and they've lost contact with their families. They've lost their relationships with their children and their wives and other things.

They've lost their health and they've lost their lives. That is, they've lost the best years of their lives because they worked two, three jobs or worked long hours overtime just so they could get rich. And this is advising against doing that.

It says, listen, if you're smart, stop. He says, because of your own understanding, cease. He says, why will you make that your goal? Why will you set your eye on that which is nothing, which is not? Because, he said, riches certainly make themselves wings.

Haggai, the prophet, talked about the curse that had come upon the Israelites because they were neglecting God's temple. And he said, you go and you make your money only to put it into a bag with holes in it. Now, they didn't literally have holes in their bags.

What he was saying is, it seems that way, doesn't it? You make your money, you put it in the bag. Next thing you look, it's not there. Where'd it go? Money just takes to flight.

It makes itself wings. Isaiah in chapter 55 said, Ho, everyone that thirsteth, come ye to the waters, and he that hath no money, come by and eat. Wherefore, which means, why do you spend your money on that which is not bread, and your labor on that which satisfies not? Why do you spend your labor on that which cannot satisfy and which is not secure? That's what it's asking here in Proverbs as well.

In Proverbs 27, 1, it says, Do not boast about tomorrow, for you do not know what a day may bring forth. Now, while that proverb doesn't address finances directly, I'm sure most of you recognize immediately that this is the basis for a statement in James that does address finances. In James chapter 4, verse 13 and following, Come now, you who say, today or tomorrow we shall go into such and such a city, spend a year there and buy and sell and make a profit.

Whereas you do not know what will happen tomorrow. For what is your life? It is even a vapor that appears for a little time and then vanishes away. Instead, you ought to say, if the Lord wills, we shall live and do this or that.

So, this is based on Proverbs 27, 1. Do not boast about tomorrow, for you do not know what a day will bring forth. And the way James applies it is, he sees great folly in persons around him who are making boasts about how much they're going to make in the coming year, how much profit they're going to make. It's like the story that Jesus told in Luke 12 of a man who had a couple of good years for his crops and had more surplus grain than he could hold on to.

And he said, what am I going to do? I've got all this surplus. And so he said, I guess I'll turn on my barns, build bigger ones, fill them up, and if there's more, then I'll just retire. And say, soul, you've laid up much goods for many years.

Take your ease. Eat, drink, and be merry. And Jesus said, but God said to him, you fool.

This day your soul will be required of you. And then, who shall those things be that you've laid up for yourself? You don't know what a day will bring forth. You can make your plans.

Hey, I'm set up for several years. I can retire and eat and drink and live in luxury and cruise around in my RV, spending my children's inheritance. And yet, you don't know.

Tomorrow you might not live. You should say, if the Lord wills, we shall live and do this or that. Because finances are definitely not something that you can count on.

It's an unpredictable thing. In chapter 28 of Proverbs, in verse 22, it says, a man with an evil eye hastens after riches and does not consider that poverty will come upon him. Now, this is not necessarily predicting that everyone who pursues riches will end up in poverty.

That simply doesn't happen. But it's saying that the man who loves riches, who has an evil eye, that's a Hebraism for a greedy person. Remember when Jesus said, if your eye is evil and if your eye is good, He's in the context in Matthew 6 of talking about your attitude toward money.

Remember that parable that Jesus told in Matthew 20 about the landowner who hired people. Some worked all day, some worked only a few hours. And he paid them all the same amount.

And the ones who worked all day were upset because they only got the same amount that they'd agreed on. And other people who worked shorter time got the same amount. And the master says to them, is it not lawful for me to do what I will with my own things? Is your eye evil? He said, because I'm generous.

Is your eye evil? It means, are you greedy? It's a Hebraism, it's a Hebrew expression. And here it says, he that has an evil eye, that is a greedy man, hastens after riches. All the while, it never enters his mind that he'll ever come into poverty.

He's quite sure that if he makes riches his goal, that's what he will get. Or at least, he may not get as rich as he'd like, but he won't fall into poverty as long as he's pursuing riches, he thinks. He does not consider that poverty will come upon him.

And yet, there have been many cases where it has. And even if it didn't, he gains the whole world and loses his soul. He's better off if he had been poor.

In Ecclesiastes, which is obviously sort of a sequel to Proverbs, written when Solomon was an old man. In Ecclesiastes 5.11 it says, When goods increase, they increase who eat them. So what profit have the owners except to see them with their eyes? You get to see them go by as you have all the relatives show up as soon as you get rich.

Relatives you never even knew you had. And friends, friends you never knew you had. And what, he says, what's the good of obtaining all this wealth when you just get to watch it go? You know, the goods increase and then there's an increase of the consumers who think they all get their share.

Typically they get some. Now, one of the things about our attitude toward money in Proverbs that spread out clearly is there's a lot of things better than money. There's a lot of things more desirable than wealth.

You know that old saying, money isn't everything but it sure has whatever's in second place beat by a long ways. That is not agreeable with what Proverbs tells us. There are a lot of things that have money beat.

Money is not everything, although it is in the hearts of many people. But there are many things that would be better to have than money. In fact, the Proverbs make it clear it'd

be well to be poor and have some of these other things rather than to be rich and lack these other things.

What are these things? Well, there's a number of things given here in Proverbs 15. Proverbs 15, verses 16 and 17. It says, better is a little with the fear of the Lord than great treasure with trouble.

Better is a dinner of herbs where love is than a fatted calf with hatred. Now, there are many people who dine well every day and have lots of money but they don't have anyone that loves them or whom they love. They love money and that's their only love.

And they don't have any fear of the Lord. So, it's better to have a little bit in terms of finances and have the fear of the Lord. It's better to have a modest meal because you cannot afford better than that.

But you have love. You have a loving environment in your home. Better that than to have a fancy feast and have no loved ones there.

Because there's no loved ones. In Proverbs 16, in verse 8, it says, better is a little with righteousness than vast revenues without justice. Now, a lot of people who have vast revenues got them without justice.

Now, there are just ways and honest ways to get rich. But we know very well that many of the richest people in the world have gotten rich by stepping on the faces of everyone they could climb over to get to the top of the totem pole. And their great wealth has been acquired at the expense of a lot of other people that they may have oppressed.

You know, a lot of big business people, big landowners and so forth over the years. I mean, I don't know much about the guys today out there. Bill Gates and so forth.

I have some friends who work for Bill Gates. I don't know the man. It sounds like he's kind of driven from what I understand of him.

I think he's decent to his employees. I don't know that he's unjust with them. Of course, at this moment, the U.S. government is saying he's unjust and that he's guilty of something.

I don't really know much about those laws, so I don't know. I don't have anything against Bill Gates, although he's not a supporter of our ministry. I might write him a letter and tell him I don't have anything against him.

Maybe he could support me. But the fact is, it's better to have a little bit and have a clean conscience than to have a lot of money and your conscience is not clean because you got it unjustly. You got it through oppression.

You got it through cheating. And you can't sleep at night, but you got a lot of money to

think about all night long while you can't sleep. But it's better actually to have a little and have a clear conscience and be righteous.

Now, people who love money don't see this. What Proverbs is telling us, the wisest man in the world, Solomon, is telling us what's more desirable than what. And he's saying this is better than that.

If we don't agree with him, the worse for our wisdom. He was the wisest and he said this is what's better. If we think something else is better, if we find something more desirable, then we're just less wise.

In chapter 17, verse 1, it says, better is a dry morsel with quietness than a house full of feasting with strife. Again, a peaceful home, even if the meals are modest and plain, is far happier than a strife-filled home full of hatred, animosity, and yet a lot of good food. Being rich cannot buy love, obviously.

In chapter 19, in verse 22, Proverbs 19, 22, it says, what is desired in a man is kindness and a poor man is better than a liar. It's better to be honest and kind than to be rich. Even a man who's poor is better than a rich man who isn't honest.

Again, having your integrity is more important than having a lot of money. In chapter 28, verse 6, it says, better is the poor who walks in his integrity than one perverse in his ways, though he be rich. Basically, same thought.

And in verse 11, Proverbs 28, 11, the rich man is wise in his own eyes, but the poor who has understanding searches him out. A man who's rich is likely to be arrogant. There's just something about being fat that makes you sassy.

Fat and sassy go together. And a lot of other vices in many cases. The Bible often links having all your, you know, being financially prosperous and having your belly full and so forth with immorality as well.

God said of the Jews when they came out of Egypt and when he brought them into the land of promise, he said, when I had fed them to the full, they committed adultery. Or it says in Exodus at the foot of Mount Sinai, it says they sat down to eat and drink and they rose up to play. And what they had was an orgy.

Once a person is satisfied in one of his desires, he tends to feel like, oh, what's next? You know, it's all mine. I've got it all coming. And it seems like the man who's got a lot of money, he can obviously run roughshod over almost anybody who has less money.

And if he has got enough money, he can even bribe the political officials, get whatever he wants. Tends to feel cocky, tends to feel self-confident, sassy, proud and wise in his own eyes. But it says a poor man can beat him in debate if the poor man is wise.

Better to be wise. That certainly is a value throughout the book of Proverbs that's advocated. Being wise is more important than being most anything else, especially it's more important than being wealthy.

Now, I'd like to talk about two other sub points or two other major points, let me say, of what Proverbs tells us about wealth. But I want to there's some sub points under them. The next major point I want to consider is what the proverb says about obtaining wealth.

And then the other one is going to be about spending money or using money, getting it and having it go out. Back when I was about 22, I was a hippie Christian. I was never really a hippie, but I looked like a hippie, had long hair, wore patched clothes and lived in a VW bus and stuff like that.

I was a street street Christian and street evangelist, actually. And I wrote a book that was published by Logos International called The Joy of Giving. I have a friend who's the head of the Jews for Jesus.

His name is Moish Rosen. And back then I used to see him more often than I do now. He lives in San Francisco.

And I visited him once after my book was published. And I said, hey, Moish, I have a book out now. He said, what's it called? I said, it's called The Joy of Giving.

And he looked at me and I'm, you know, I was dirt poor. And he said, he said, Steve, we Jews have learned something that you Gentiles haven't quite caught on to. That you can't give until you first get.

Well, I didn't say in the book that I was a great giver because I've never really gotten a whole lot. But I don't I don't want to get a lot either. But it is true what my friend Moish said is that if you're going to give, you need to get.

You need to have something before you can divest yourself of it. And if you are called to to give and all Christians are in some measure, but the Bible actually lists the gift of giving in Romans chapter 12 is one of the gifts of the spirit. Some people have that as their gift.

I mean, they may not prophesy or preach or work miracles, but their gift is giving. Well, how do you know if you have that gift? Well, it's very easy. I'll show you.

It's over in First Timothy, chapter six. You don't need to take a spiritual gifts inventory test or go to spiritual gifts seminars to find out if you have this gift or not. In First Timothy, chapter six, it says in verse 17 and 18, Command those who are rich in this present age not to be haughty.

Again, pride is a very common attitude for those who have rich riches. Command those

who are rich in this present age not to be haughty nor to trust in uncertain riches. Another flaw often in rich hearts, but in the living God who gives us richly all things to enjoy.

Let them who the rich, let them do good that they may be rich in good works, ready to give, willing to share. Now, those who are rich are to be taught. Paul actually told Timothy to have special discipleship for the rich Christians.

Rich Christians may be taught things that people who aren't rich don't need to know. I think that the average large urban or suburban church ought to have a rich Christians Sunday school class. Just for the rich Christians so that they could teach them these things.

What are you supposed to teach them? Well, don't be haughty. That could take several weeks of Sunday school on that one. Don't trust in riches.

That could take about a year, I suppose, to teach that one. And then teach them to do good and to be rich in good works and to share and to communicate or share and distribute to those who have need. If a person has riches, the teaching of Scripture is there to give.

They're supposed to distribute to those who have need. I have had riches sometimes, like I said, when I got that insurance settlement and I knew what they were for. And there were a number of Christians who benefited from my getting that settlement.

But the thing is, the gift of giving exists where there is the gift of money. Some people think that if God blesses them with a lot of money, that is so that they can live fatter. They can live more opulent than those that don't have the same kind of income.

That is not a biblical attitude. To whom much is given, of them much will be required, Jesus said. And that applies to any kind of opportunity, any kind of asset, any kind of thing that can be turned to the use of the kingdom of God.

Money is one of those things that can be. And those who have a lot of it have a call to share a lot of it. I believe that those who have the gift of giving are those who have a lot to give.

Now, it's even possible that if you don't have a lot to give, you may have some to give and you may be particularly gifted in giving. You might say, well, why is that a spiritual gift? Why would that be called a spiritual thing? It sounds like it's just a financial transaction. Well.

The Lord loves a cheerful giver and not everyone can do that. Everyone must give. But not everyone has the gift of giving cheerfully.

My father-in-law, a few of you here know him. He's been a millionaire twice. His holdings now are worth over a million now, too.

I guess I think three times he's been a millionaire. But he's never lived like a millionaire. He's never bought a house.

He's never bought himself a new car. He never buys himself a new wardrobe. He lives modestly.

And in each case, he's given his millions to the poor and to missions. Particularly, he gives a lot to orphanages in Haiti, which he delivers the money and the goods with his own hands. He flies his own plane down.

He lives in Florida and supplies the needs of the poor. He's given all his money away several times. He made a million before he was a Christian, gave it all away before he was a Christian because he was a philanthropist.

Made three million more, gave it away after he was a Christian. Then he's now a millionaire again, and he's going to give it all away again to missions, mostly in Haiti. Now, that's pretty rare.

Pretty rare to find someone who's got a lot of money and doesn't want it. Doesn't trust it. Doesn't even call it his own.

He sees it as God's money. He's got a gift in giving. But you know what? You don't have to be a millionaire to have a gift of giving.

If you have more than you need, then you have responsibility. And it may not be your special gift, but we all have some kind of responsibility for things God's given us. But that's getting ahead of myself.

I want to talk about how money is obtained. Some people obtain money by an inheritance. And therefore, they get it in an unusual way.

But most money comes through work. Now, there are some things that Proverbs tells us about getting money. A lot of things, actually.

I think that anyone who works for a living can find a very large number of practical instructions in the book of Proverbs. And we're going to look at some of them. But in chapter 11 and verse 4, when it comes to getting money, we need to keep a few foundational things in mind before we go after the money.

One of them is right here in Proverbs 11.4. Riches do not profit in the day of wrath. That is, in God's day of judgment. But righteousness delivers from death.

We're all going to face a day of judgment. And in the day of wrath, money won't deliver

you. Better to be righteous than rich on that occasion.

And since that is the end of all men and we're all going to face that day, then, of course, a word to the wise should be sufficient. In the same chapter, verse 28, it says, He who trusts in riches will fall, but the righteous will flourish like foliage. Again, riches, unreliable.

Righteousness, that's good. Righteousness is going to hold you in good stead through the judgment and through every circumstance in life. Again, a clear conscience is better.

Better to die. Better to starve to death with a clear conscience than defile your conscience in order to stay alive through some kind of compromise. In chapter 22 of Proverbs, verse 2, it says, The rich and the poor have this in common.

What? The Lord is the maker of them all. Now, what this means is that when we go after wealth and get wealth, we need to remember, A, money will not save us. We don't want to compromise righteousness because on the day of wrath, righteousness will deliver.

Money will not. Better make sure we keep righteousness in the forefront of our lives as we go about the business of making a living. And if we happen to become prosperous, we need to remember that the poor man who's not in our circumstances does have something in common with us, and that is God made him and God made me.

If I'm rich and he's poor, God made us both. Now, what's the point of saying that? Isn't that just kind of obvious? It is, of course, obvious, but there's a reason for saying it. One is it means that I'm really no better than him.

He and I have the same maker. And God's concerns for him are as great as God's concerns for me. And if I judge that God's concern for me has caused me to prosper, and I look at the poor man and say, well, God's as concerned about him too.

So, if God made the rich and the poor, one thing that tells us is that God cares for both and that God's as concerned for that poor man's needs as he is about mine. And if he's given me a surplus and him too little, maybe I'm supposed to do something about that. But another thing too, of course, is that God has made the rich and the poor and they're both answerable to him.

And they are really on equal footing before God. Although in society, the rich man will be treated with deference. The poor man will be treated with contempt.

But in God's sight, they're equal. At least finances don't make a difference in God's sight between them. Now, there are two views, two political views, two economic views about money in the world today.

One would be that which is associated with the free market capitalism, and the other

would be that which is associated with what would usually called socialism. Socialism views the world's wealth as a static supply. And if somebody's going to have a lot, someone else is going to have to have a little.

And they consider that therefore, socialists consider that if somebody has a lot, it's only at the expense of somebody else. It's not possible for everyone to have a lot. They see it as if all the world's resources are one pie and everyone should get an equal slice.

And if somebody gets a bigger than average slice, somebody else is going to get doomed to have a smaller than average slice. And that's how socialism views wealth. There's just so much to go around and we got to distribute it equally among everybody.

Now, the free market capitalistic view has a different view of wealth than that. And that is the view that wealth is something that is created by work, that there isn't some static supply out there that has to be just divvied up, but that wealth is something that comes into existence as people work for it. And this is the view that is taught in Proverbs, as we shall see in Proverbs, chapter 13.

You see, if wealth can be created by work, by honest work, then it would follow that everybody who works hard can have plenty. And if you work harder than some and have more than others, you haven't stolen from anyone else to do it. You've just earned it.

You've worked harder and you've created more wealth as a result of your work. In Proverbs, chapter 13, verse 11, it says, Wealth gained by dishonesty will be diminished, but he who gathers by labor will increase. Now, this is just one of several verses we'll look at that all have one general idea, and that is that money is to be obtained through working.

And some of these verses will actually tell us that working produces wealth. This one simply talks about gathering wealth. But the idea is that a person who gathers wealth lazily, without work, is doing it dishonestly, and his wealth will be diminished.

You see, it's not always dishonest. A man might honestly inherit money from his ancestors, from his parents or whatever, his grandparents. He might get rich, but if he is a sluggard, he will lose it.

He'll use it up. There are many people who have won the lottery and have been followed up on some years later and found out that their lives are ruined. In many cases, they're poor again.

They've used it up. It's quickly gained money without work, and it doesn't take an awful lot of learning to know how to spend 5 million bucks or 50 million bucks. I mean, it's amazing.

I couldn't tell you what I would do with a million dollars if I had a million. Who wants to

be a millionaire? Not me. I can't think of anything I want that I don't have.

A million dollars would just weigh heavy on me. Like, oh, now what am I supposed to do with this? I mean, I believe everything I have is something God puts on me as responsibility. I'm happy with the responsibilities I have already, thanks.

If I had a million dollars, it would be a huge burden. Although now I think I know what I'd do. I'd buy more radio stations.

More time on radio stations. I have somewhere now I could give it. For years, I didn't know what I'd do with it.

But the fact is, I don't covet anyone's money. I don't want to be rich. But there are people who inherit money or they win the lottery, and they're lazy.

They didn't earn it honestly, and therefore they just spend it. They don't know how to generate wealth because they didn't generate this wealth. But the man who gathers and accumulates wealth by labor, by working in other words, that man will increase.

Now, by working, you will increase your wealth. This is what is taught here. In chapter 14, verse 4, it says, Now, what this means is, you can live very simply and avoid work.

You don't have to care for an ox. An ox has a lot of responsibility. It makes a dirty stall.

You have to muck it out. I grew up in the city. I never knew these things firsthand, but we got goats several years back, and they're my wife's goats.

She cares about them. I don't. And she goes out there, and she mucks it out.

She goes out with a pitchfork and mucks out all the junk that's in there, and it's a lot of work. Smelly work. Satisfying, I guess, to her, but we get milk from the goats.

I mean, the idea is, animals are a responsibility, or if you don't work with animals, equipment, buying the equipment, tooling up for your business, that's going to cost some money, and then you've got to pay for the maintenance of this stuff. But it may be worth it. It may be worth to take on more responsibility, more work, because you may generate more wealth as a result of it.

Much produce is by the labor of an ox. The strength of an ox can earn you more in an agricultural situation than just pushing the plow yourself without an ox. You're going to work more.

You're going to have to build a stall, and you're going to have to clean the stall. You're going to feed the animal. You're going to have to take care of it.

It's going to be a lot more work to have an ox, but incrementally, he'll produce more for

you than he's going to take from you. And what it's saying is, sometimes we might shirk from certain kinds of work because we're lazy. We don't want an ox because of all the responsibility involved.

But he's worth the work. Some investments of time and labor and money are worth the investment because they will increase your productivity, and that's what's being said here. In chapter 14, verse 23, it says, In all labor there is profit, but idle chatter leads only to poverty.

When we moved to Idaho, we moved from this area where there's plenty of work into this little depressed, underpopulated area where there's no industry at all. Everybody who's making a living there is either, well, they're retired on Social Security or a pension or something, or else they work for some government thing, the public school teachers or U.S. Forest Service or some other thing where they're getting their money from the government, or they're self-employed. They're a plumber or a mechanic or something like that.

There just aren't the jobs there that there are a lot of places. We had ten families move there with us, and one of the families was a new Christian couple. They'd only been saved a short time, and they'd been saved out of a new-age hippie student.

They were students in Eugene and living on the campus down there. They moved to Idaho, and they weren't used to working. The guy had gotten a degree in website design, so he decided that's how he was going to make his living, make \$50 an hour in website design.

We came to Idaho County, Idaho, and people don't even know what a computer is there. It's amazing. When I first got there, I wanted people to know, you can't hear my radio program on the radio, but you can listen on the Internet.

I got all blank stares, you know, Internet, what's that? Never heard of it. I mean, this is really a backward area. And here, this guy wants to make his living, he wants to make \$50 an hour doing website design, because that's what he was trained to do in college.

And guess what? There's no work of that kind. But most of the guys who went there with us ended up finding work, starting their own businesses, mowing lawns, washing windows, cleaning carpets, whatever they had to do. And they're making a living.

They're poorer than they were here, but they're happier, because they're in a place they want to be, and money is not their god. Well, this guy, he just wouldn't take a lower-paying job. Because in his own mind, he thought, I'm trained to do something that can make me \$50 an hour.

How can I go out and work and make \$10 an hour? Well, in all labor, there's some profit. You know what? You know how much money he generated while he was... He just moved

to Florida with his family, so he could do website design there. You know how much money he made in the almost, what, nine, ten months he was in Idaho? I don't think he made any at all.

I don't think he made \$1. And he was pretty poor, because he didn't work. In all labor, there's profit.

It may not be \$50 an hour, but \$10 an hour can pay the rent in Idaho County. The rent's low. But he just, you know, he just wanted to wait for the perfect job.

Well, you can't always wait for the perfect job. It may not exist, or if it does, it may not come to you right away. But you should work.

You should do something. All work is going to produce something. Just chattering about it, just talking in the chatter of the lips, that leads only to poverty, it says.

And that's what it led to in this brother's case, I'm sad to say. In chapter 15 and verse 27, Proverbs 15, 27 says, He who is greedy for gain troubles his own house, but he who hates bribes will live. Hating bribes is in contrast with being greedy for gain.

Obviously, a man who's in a position of political power, he can make extra money besides his salary by taking bribes. He's in a position to make decisions on behalf of people who can grease his palm. And that's how politics is often done.

That's how the court system is often run in many cultures. I don't know if it's done as much here or not. But Solomon was certainly familiar with it.

The man who wanted to get rich would trouble his house. He'd probably take bribes if he's in a position to do it. But the man who hates bribes, who says, no, I'm not going to get any dishonest gain.

I'm going to work for what I get. I'm not going to be getting dishonest gain. That man will live.

The other man is going to be troubling his house by trying to get rich fast without work. In chapter 21, verse 5, it says, the plans of the diligent... Now, in Proverbs, the diligent is the opposite of the sluggard. The sluggard is the man who doesn't work.

The diligent is the man who works and works diligently. The plans of the diligent lead surely to plenty. But those of everyone who is hasty, surely to poverty.

Hasty for what? Apparently, hasty after riches. Someone who doesn't want to take the time to patiently work the ground, work the job, start the business, work through its beginning stages where you're not getting rich, invest a lot of time and energy to get something going from nothing. The man who doesn't want that, who's hasty for riches, well, he's going to come to poverty.

But the man who's diligent, who strives, well, he's going to do alright, it says. That's going to lead surely to plenty. Same chapter, verse 17, says, He who loves pleasure will be a poor man, but he that loves wine and oil will not be rich.

A man who loves pleasure is not going to be working very hard. And so, he's going to get poor if he's not already. In chapter 28, verse 8, I'm trying to show you all the times and all the ways in which Solomon tells us that prosperity is linked to working.

It says in Proverbs 28, 8, One who increases his possessions by usury, that's charging interest, and extortion, gathers it for him who will pity the poor. What this is suggesting, of course, is that God will intervene in the circumstances of the man who is dishonest, gets rich by dishonesty, and God's going to take that guy out and end up giving what he has to those who will pity the poor. Certainly, that doesn't happen in every case.

And Solomon should not be understood to be saying that every dishonest man who gets rich, somehow some good guy is going to inherit his money. It doesn't always happen that way either. He's simply saying that when God writes the situations, when God redresses all wrongs, that man who got rich quickly will be out of the picture, and God's going to bless those who were poor and honest and who were merciful, and some of that money that the guy gained for himself will go to them.

Now, there's a lot of places in Proverbs that draws a stark contrast between the sluggard and the diligent man. I don't have time to go into these in detail, but there's some of them actually rather humorous. It's always pretty much the same message ringing through again and again.

Proverbs 10.4 He who has a slack hand becomes poor, but the hand of the diligent makes rich. That's pretty much the theme that rings through here again and again. Proverbs 12.11 He who tills his land will be satisfied with bread.

He can produce wealth by work. But he who follows frivolity is devoid of understanding. Chapter 13, verse 4 The soul of the lazy man desires but has nothing, but the soul of the diligent shall be made rich.

Chapter 18 and verse 9 He who is slothful in his work is a brother of him who is a great destroyer. Now, that's an important point. When it says he's a brother of him, it means he's not very different from him.

He's like him. There's a family resemblance. There are people who go out and just do destructive things.

You know, break windows in empty houses and set things on fire and destroy things. There's other people who don't do that, but they just don't work very hard either. You know what? The second law of thermodynamics is working against us.

Everything wears down. It takes labor. It takes effort to keep things from falling apart.

The lazy man is not very different than the man who just goes in and destroys things. Solomon said he walked by the house of a sluggard. He saw that the wall of his garden was broken down and the place was overrun with weeds.

Now, the guy hadn't done that to his place. That just happened. That just happened.

The laws of thermodynamics made that happen, but he didn't maintain it. He was a sluggard. He might as well have gone and torn down the wall himself.

Because if you don't maintain what God gives you responsibility for, you might as well just destroy it. Same thing. Chapter 20, verse 4 says, The lazy man will not plow because of winter, but he'll beg during the harvest and have nothing.

Chapter 20, verse 13, Do not love sleep, lest you come to poverty. Open your eyes and you'll be satisfied with bread. It doesn't mean you just wake up and bread will be there.

It means stop sleeping so much. Stay awake. Work.

And you'll have enough. Chapter 26, verses 14 through 16. There's three verses in a row here that are kind of interesting.

Some of them are sort of humorous. Proverbs 26, verse 14 says, As a door turns on its hinges, so does the lazy man on his bed. What's that mean? There's a little movement there, but he still stays attached, like a door on the hinges.

It swings a little bit, but it doesn't get very far from the door jam it's attached to. The slugger never gets out of bed. He moves around a little.

It rolls over a few times, but he's like a door on its hinges. That's how he is in his bed. The lazy man buries his hand in the bowl.

It wearies him to bring it back to his mouth. Now what this is talking about is, here the lazy man is, this is a hyperbole, but he's saying, here's the guy sitting at the table. There's a bowl of food on the table, so he reaches out to get the food.

He's just too lazy to bring it back. He just doesn't want to do that much work. So I mean, if that's literal, he's going to starve to death, but it's obviously not literal.

The lazy man is wiser in his own eyes than seven men who can answer sensibly, which suggests the lazy man cannot answer sensibly. A man who's lazy is a fool, and he doesn't have good sense. Now, I'm going to skip over some of the things the Proverbs says because we're just about out of time here.

There are some things very important to note about making a living. One is that your top

priority should be to maintain a good testimony. Keep your reputation good.

In Proverbs 22.1, it says, a good name is to be chosen rather than great riches. And loving favor more than silver and gold. A man who is concerned only about great riches will forget about people.

He won't care about people. He'll run roughshod over people to get to his goal. He won't have a good reputation.

He won't have a good name. He won't have anyone who loves him. He'll be like Scrooge in the Dickens story of the Christmas Carol.

No one cared about him. He didn't care about anyone else. He just cared about riches.

Better to have a good reputation and to be fondly thought of than to be rich. Better to have human resources than financial resources. Better to have friends.

Better to have people who feel that bonded with you. People who, if you're in a crisis, they feel it's their crisis. Better to have a good testimony and to be respected than to be very rich.

A poor man can be highly respected if he's a man of integrity and it's better to have that good name. For one thing, a man who goes after riches and doesn't have a good name, there's going to be a lot of people who are not going to hire him to come back. He's got a bad reputation.

But a man who's not so concerned about money as he's concerned about his good name, he's going to get all the work. I tell you, employers today have found it very, very hard to find good help. I mean, even so-called Christian employees often extend their coffee breaks and extend their lunch breaks and come in late and check out early and all kinds of stuff and talk a lot when they're supposed to be working.

Hard to find good help. But if you've got a good name of a person of integrity and diligence, you'll find that there's plenty of work. Many people want to hire someone like that.

In Proverbs 27-21 it says, The refining pot is for silver and the furnace for gold and a man is valued by what others say about him. Your value is not shown on the bottom line of your financial statement. Your value is seen in what people think of you and the reputation you have.

There's a lot more here. We don't have time to go into all of it. But among other things, Proverbs tells there's a great need to have integrity in business.

I think we've seen some of those verses already. And also to strive for excellence in what you do. Whether you clean toilets or whether you build computers or whether you build

houses, whatever you do, get a good name by striving for excellence in your field.

In chapter 22 and verse 29 it says, Do you see a man who excels in his work? He will stand before kings. He will not stand before unknown men. A man who excels in his work, who strives to be excellent, that man will get a reputation and kings will want to hire him or just want to talk to him.

The hand of the diligent will bear rule. Now, one thing that I should not pass, I'm trying to decide which things to pass up and which things to... I think one thing I should not pass is this one. In Proverbs 22.7 it says, The rich rules over the poor and the borrower is servant to the lender.

This obviously translates into a recommendation to stay out of debt. If you borrow money, you are a slave to the lender. I've known many people who went through our school who wanted to go on the mission field, but they couldn't.

They had debt, school debt or some other kind of debt, credit card debt and they couldn't go on the mission field because they're stuck here. They're stuck here until they pay off their debts. Debt is a real bondage.

You can live without debt. It's really something unheard of in our society. It's called living within your means.

It's called reducing your standard of living to the level of what God actually provides. It means being content with what you have as the Scripture commands us to do in Hebrews 13. Let your life be free from covetousness and be content with such things as you have.

For He has said, I will never leave you nor forsake you. Now, contentment and the willingness to reduce your options and your standard of living to the level that God has actually provided is an almost unheard of thing in our society. Anyone can have credit card debt.

A child can get a credit card these days it seems like and get himself into trouble. People have debts on houses and cars and stereos and Christmas presents they bought and school and all kinds of stuff like that. I'm not saying that some of those things aren't worth the hassle.

You go into debt, you're going to have hassles. You're going to be in bondage. Some things might be worth the bondage.

I don't know. Go into medical school and become a doctor. You might be in debt for 20 years paying off your medical school bills, but maybe it's worth it.

You have to decide. The Bible does not forbid you to borrow money. Now, some people

say it does because it says over in Romans chapter 13, Owe no man anything but to love one another.

But I do not believe that that is to be understood as a command to stay out of debt so much as in the context it is rendered to all their dues. Tribute to whom tribute, honor to whom honor and so forth. And it says, Owe no man anything.

That is, whatever you owe, pay it. Don't remain in debt. Do not leave any debt unpaid except your debt to love one another, which is going to be continuous.

Now, I do think that debt is something to be avoided and wise people try to avoid it. And I mean, there are some things that maybe are worth going to debt for. Most things, I would say, are not.

It's just impatience and discontent with our lifestyle that makes us go into debt in many cases. Going in debt on a house is kind of hard to avoid unless you inherit a fortune or something. I own a house without debt, but only because I had a rich grandmother who gave me one.

So, I mean, I can't claim to be in a normal situation there. If I didn't own a house without debt, I'd probably be making payments on a mortgage or more likely I'd be making payments on someone else's mortgage. But the fact is, some debts are really hard to avoid.

And the Bible doesn't say you're in sin if you're in debt. We know that because the Bible commands us to lend to everyone who asks. And if it was a sin for them to be in debt, then we'd be making them sin by lending to them.

But it does teach that debt is very undesirable. You know, there's a lot in Proverbs we haven't looked at that actually suggests that being self-employed is desirable. Now, there's trade-offs.

Being employed for someone else can be desirable in other ways. But there's a lot of places in Proverbs that suggest that owning your own business and being at your own liberty and so forth is a desirable thing. But many people who start a business, over half the businesses that start up, small businesses, go out of business within five years.

And the one thing they all have in common is they've borrowed too much. If you start a business and you say, I'm not going to go into debt. I'm just going to start it real small.

We're going to make a little profit. Then we'll expand a little. We'll make a little more profit.

And we'll just build it up as the Lord allows. And you don't go into debt, your business is very likely to succeed. But small businesses, over half of them, fail within five years of

their starting because of debt.

And who is it? Someone I listened to talking about that said, if you do need to borrow money to start up a business, make sure you borrow money from somebody who loves you more than they love their money. That's probably going to be your father, your mother, your grandmother, your aunt, or your uncle because no banker is going to love you more than they love their money. And I definitely would not recommend that you go into debt to a bank to start a business.

Now, what are you supposed to do with money when you have it? We'll go over this rather quickly. Look at Proverbs 3.9. Proverbs 3.9 says, Honor the Lord with your possessions and with the firstfruits of all your increase. Honor the Lord with your possessions.

Why? Well, because they're really His. You're His. You've been bought with a price.

You're not your own. You belong to Him. And the possessions you have are His possessions He's lent to you to see if you can do something profitable for Him with them.

Now, feeding yourself and housing yourself, that's profitable for Him because you're His servant. He wants you to eat and drink and survive and so forth. But where there's surplus, there is responsibility.

And what you do with that is, well, honor the Lord with it. How do you honor the Lord? Well, where your heart is, your treasure will be. And where your treasure is, your heart will be.

If you want your heart to be devoted to God, make sure that not too many of your treasures are devoted to something else. If you support missionaries or if you support the church or you support something that you know honors God, then you're going to have your heart in that thing more because where your treasure is, your heart will be also, Jesus said. And you need to honor the Lord with your increase.

That doesn't mean you have to give it all to the church or to the ministries. But it does mean that when you disperse your money, you need to ask yourself, is God honored by this expense? Does God really want me to get a new car every couple of years? Is that the way to honor God? Does God really want me to live beyond my means and have this debt over my head where I'm in bondage? Or does He want me to live more modestly and give more? That's something everyone needs to ask if they're honoring God with the increase. Certainly, the one thing that Proverbs says more than anything else about honoring God with your increase is giving to the poor.

In fact, it indicates that when you give to the poor, you are honoring God because God's heart is with the poor. It says in Proverbs 14.31, He who oppresses the poor reproaches his Maker. But he who honors God has mercy on the needy.

It honors God to have mercy on the needy. To help the poor. Those who honor God have mercy on the needy.

He said in 3, verse 9, we need to honor the Lord with our possessions. In Proverbs 19, verse 17. 19, 17, it says, He who has pity on the poor lends to the Lord.

That is, the Lord takes it as if it's a gift to Him. But He will pay back what He has given. God will pay it back.

God considers it a loan to Himself when you lend to the poor. Jesus told the rich young rulers, sell what you have and give it to the poor and you'll have great treasures in Heaven. How do you lay up treasures in Heaven? Jesus told us, lay not up treasures on earth for yourselves, but lay up treasures in Heaven.

How do you do that? He said, give what you have to the poor and you'll have treasures in Heaven. That's how you put them there. You honor God when you help the poor because God is concerned about it.

But not only do you honor God, you should not only help the poor because they have a need, but because you have a need for it. You have a need to do this. According to many places in Proverbs, chapter 11, verses 24 and 25, for example, says, There is one who scatters, yet increases more.

And yet there is one who withholds more than his right intends to poverty. The generous soul will be made rich, and he who waters will be watered himself. The people will curse him who withholds grain, but blessing will be on the head of him who sells it.

To be generous, to disperse, to help, that will help you. That shouldn't be your motivation for doing it, but it's a promise that it's good for you. You need to give.

You need to be made free from the bondage to wealth. In chapter 14, verse 21, it says, He who despises his neighbor sins, but he who has mercy on the poor, happy is he. You want to be happy? The Bible says you can get happy by having mercy on the poor, helping the poor.

In chapter 21, verse 13, it says, Whoever shuts his ears from the cry of the poor will cry himself and not be heard. That's like Jesus said, Blessed are the merciful, they shall obtain mercy. Or James put that in reverse.

James said, Judgment shall be without mercy to him that has shown no mercy. The man who won't listen to the cries of the poor, well, he's going to cry out someday and no one will be listening to him, including God. Chapter 22, verse 9 says, He who has a generous eye will be blessed, for he gives his bread to the poor.

There's a blessing that comes on the generous. Jesus said it's more blessed to give than

to receive. It's a blessing.

One last verse tonight. Chapter 28, verse 27. It says, He who gives to the poor will not lack, but he who hides his eyes will have many curses.

So, if you want to not lack, if you want to, when you're in need, have people pay attention to your needs, have God pay attention to your needs, the Bible says if you want to be blessed, you need to have compassion on the poor. Now, there aren't a whole lot of poor people probably around us. In this country, a lot of people who are poor are poor because they choose not to work.

There are some who can't work. There are widows. There are divorcees.

The people that my heart goes out to the most in our society who I think are legitimately poor are single moms who choose to raise their kids. I mean, there's a situation where they can either leave their kids and go out and work and make money, or they can devote themselves to their kids as the Bible I think would tell them to do, and then live poor. I think that the church needs to be mindful of people who are legitimately poor.

There's a lot of people who are poor, but not legitimately because they just won't work. And the Bible says if a man doesn't work, he should not eat if he will not work. But there are a lot of poor people outside this country, and we have access to knowledge of them because of television and newsletters and magazines and things like that.

And we are very rich. If you don't think you have a lot, you just don't appreciate how poor most of the world is. And to see the needs of those who are in grinding poverty and to have no motions of the heart to help them and to do nothing to help them when we can.

John said that's proof that we don't have the love of God in us. John said in 1 John, that he that hath this world's good and seeth his brother have need, and shutteth up his bowels of compassion from him, how does the love of God dwell in him? It doesn't. And so, we need that blessing that Jesus said is more blessed to give than to receive.

We need to be blessed. We need that blessing from God. But it comes through giving.

There's a lot of things the Bible says about giving. And they all indicate that it's a positive experience for the giver. The person who gives is the one who benefits most from giving.

And so, that's what is to be done with money. Of course, we need to use it responsibly. If you run a business, you have to reinvest some of that, probably.

If you have family, you've got to take care of your family. There's a lot of things that responsible godly people do with money. But in this country, more than most, we've got

a lot of surplus.

And that surplus is principally to be... Well, we need to use it to honor the Lord. And honoring the Lord can mean giving to the poor or it can be supporting missions or the church or the gospel in some way. And this is the way that when we stand before God, we're going to be responsible for.

We've had much given to us and much will be required of us. And that is taught in the Old and the New Testament. ♪♪