**Wisdom with Wealth**

Text: Proverbs 3:9-15; 27-28

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**Scriptures:** Job 1:1-5, 42:1-6, 10-17; Matthew 6:19-24, Proverbs 3:9-15; 27-28

**Songs Chosen:** [SttL]164, 37, 277, [Lord’s Supper 435, 284, 23, 236], 528

**Series**: **Proverbs**. Sermon 4

**Theme:** The wise use of wealth and the greater value of wisdom

**Proposition:** Gaining Christ, the Wisdom of God, is the only way to be, and to remain, truly wealthy

**Introduction**

One of the pitfalls of studying the wisdom literature of the Bible is that serious error can result from taking individual statements as being a ‘formula to follow’. Consider for example Proverbs 3.9-10 **“***Honour the LORD with your wealth and with the first-fruits of all your produce; then your barns will be filled with plenty, and your vats will be bursting with wine*”

These words can sound like the basis for a lucrative financial transaction with the Lord. ‘Give some of what you have to God and then you’ll receive a spectacular return on your investment and will have even more!’.

This idea is at the heart of the so-called ‘prosperity gospel’ which is not good news at all. It started as an offshoot of Pentecostalism in post WWII America, subsequently becoming well-known through prominent ‘televangelists’. For those peddling this false teaching there was certainly much material gain. Their ‘barns’ became very full! At the height of his popularity and influence, Oral Roberts presided over a ministry with an annual revenue of over $100M. Others have followed this pathway to personal wealth including Kenneth Copeland, Benny Hinn, Pat Robertson, Joel Osteen and Paula White.

The truth is that **material wealth is a blessing from the Lord** – as we’ll see in our first point. However, **material wealth brings with it many dangers** – as we’ll note in our second point. Of **greater value than material wealth is wisdom** – as we’ll learn in our third point…

1. **The value of wealth**

You may already know that Amazon founder and CEO Jeff Bezos surpassed Bill Gates in July 2017 to become the world’s richest person, with an estimated net worth of $112 billion, according to *Forbes*’s 2018 Billionaires List.

Just over 3,000 years ago, a world ‘rich list’ would have had Solomon at the top. We know that he ‘*excelled all the kings of the earth in riches*’ (1 Kings 10:23). Much earlier in history, Job ‘topped the rich list’. We read that “*He possessed 7,000 sheep, 3,000 camels, 500 yoke of oxen, and 500 female donkeys, and very many servants, so that this man was the greatest of all the people of the east*” (Job 1:3). We know that he went from ‘riches’ to ‘rags’ and then back again: “*And the LORD blessed the latter days of Job more than his beginning. And he had 14,000 sheep, 6,000 camels, 1,000 yoke of oxen, and 1,000 female donkeys*” (Job 42:12).

We also know that in the poverty of his extreme loss he said: "*Naked I came from my mother's womb, and naked shall I return. The LORD gave, and the LORD has taken away; blessed be the name of the LORD*" (Job 1:21). What was true for Job is true for each one of us. Absolutely everything we have ultimately comes from the Lord God. This is the key to understanding the wisdom of Prov 3:9-10 **“***Honour the LORD with your wealth and with the firstfruits of all your produce; then your barns will be filled with plenty, and your vats will be bursting with wine*”.

The word ‘honour’ (Hebrew ‘kavod’) means to acknowledge ‘weight’ or ‘heaviness’. To honour the Lord with our material wealth is to acknowledge His greatness as the Great Giver of everything we possess. To honour the Lord with our material wealth is to proclaim that we do not actually ‘own’ anything but are merely stewards for a time; before our bodies return back to the elements of the earth (‘dust’) from which they are formed. Like the servants in the parable of the talents (Matt 25:14-30), we have been entrusted with the Master’s possessions for a **limited time only.**

Proverbs 3:9-10 is **not a self-centred investment strategy** involving clever financial transactions with God – as though He were some ‘great merchant banker in the sky’, But rather this proverb points us to a primary value of material wealth. **A means of expressing thankfulness to God for His many gifts.** Material wealth is to be given away willingly, cheerful and sacrificially in tithes and offerings to the Lord (Mal 3:8; Matt 22:21b) not as a means to purchase favour from God, but out of gratitude for all the Lord has freely given.

Those who preach a ‘prosperity gospel’ from v9-10, may well avoid the wisdom of v11-12: “*My son, do not despise the LORD's discipline or be weary of his reproof, for the LORD reproves him whom he loves, as a father the son in whom he delights*”.

One of the ways in which the Lord may disciple a person who has wealth is through removing that blessing, not necessarily as a means of punishment, but for their greater benefit of spiritual growth. Think again about Job. He knew periods of great prosperity and a time of abject poverty. From his earlier wealth he offered burnt offerings to the Lord for all his children (Job 1:5). From his later prosperity he gave material inheritance to all his children (Job 4:15).

In between these states of being very wealthy, Job came to experience God as He had never known Him before. He confesses in his loss: “*I had heard of you by the hearing of the ear, but now my eye sees you*” (Job 42:5). Poverty, pain, perplexity, and an encounter with the Lord had brought Job great spiritual riches.

**One of the values of wealth is the sanctifying blessing of having it taken away…**

1. The blessing of depending on the Lord
2. The blessing of being shaped and moulded through adversity
3. The blessing of being reminded of the **temporary nature** of material wealth as Prov 23:5 expresses: “*When your eyes light on it, it is gone, for suddenly it sprouts wings, flying like an eagle toward heaven*”

The wisdom of the whole counsel of God must be studied to gain a rounded, balanced, understanding of material wealth. There is certainly much wisdom in the prayer of Agur: Prov 30:8b: **“***give me neither poverty nor riches…*”.

The warning in Prov 3:27-28 leads us to another value of wealth that of **doing good to others.** “*Do not withhold good from those to whom it is due, when it is in your power to do it. Do not say to your neighbour, "Go, and come again, tomorrow I will give it"- when you have it with you”.*

One of the values of wealth is having the resources to be generous towards others: “*One gives freely, yet grows all the richer; another withholds what he should give, and only suffers want. Whoever brings blessing will be enriched, and one who waters will himself be watered*” (Prov 11:24-25). Material wealth is to be distributed generously within the household of faith (2 Cor 8-9) and also outside the covenant community (Gal 6:10).

**Worldly wisdom** teaches that the value in wealth is being able to have whatever you want, to be able to work less or not at all, to be dependent on nobody else, to be able to exert power and influence over others. **In contrast the wisdom of God** teaches that the value in wealth is:

1. A means of expressing thankfulness to God for His many gifts
2. A means of experiencing the sanctifying blessing of having it taken away and of growing in faith, in spiritual wealth as a result
3. A means of having material resources to be generous towards others

There is certainly much value to having material wealth, but there are also dangers…which brings us to our 2nd point:

1. **The dangers of wealth**

On what topic did Jesus teach more than on heaven and hell combined? Money. Jesus talked much on the subject of material wealth. 16 of the 38 parables are concerned with how to handle money and possessions. In the Gospels, one out of ten verses (288 in all) deal directly with the subject of money. The Bible as a whole has about 500 verses on prayer, less than 500 verses on faith, but more than 2,000 verses on money and possessions. Why is this?

Not because material wealth is more important than our relationship with God, but because possessions present an ever-present danger to that vital relationship. In giving life, God has made mankind body as well as soul – these two aspects of our being are inextricably linked. We have physical needs which are met through food, shelter, clothing, education and many other resources; all of which require funding.

Material wealth matters whether you are a widow struggling to provide for your children, unemployed, in debt, financially comfortable, young and upwardly mobile, or staggeringly wealthy.

The book of proverbs repeatedly warns about the dangers of wealth. Let’s briefly look at four of these pitfalls: Misplaced trust, misplaced motive, pride, and greed

1. **Misplaced Trust –** relying onwhat you have to bring you security. “*Whoever trusts in his riches will fall, but the righteous will flourish like a green leaf.”*  {Proverbs 11:28}. Think about the parable of the rich fool who built larger barns to store his wealth (Luke 12:15-21). *“And I will say to my soul, Soul, you have ample goods laid up for many years; relax, eat, drink, be merry.' But God said to him, 'Fool! This night your soul is required of you, and the things you have prepared, whose will they be?' So is the one who lays up treasure for himself and is not rich toward God."*

It is folly to trust in that which is transitory – remember that *‘the present form of this world is passing away’*(1 Cor 7:31). The ‘wealth effect’ of the New Zealand housing boom has encouraging spending, borrowing and greater accumulation of material assets with an increased sense of trust and security in these temporary (and often heavily indebted) assets.

1. **Misplaced Motive** - seeking to become wealthy quickly rather than consistently working diligently. Proverbs 13:11 teaches us that “*Wealth gained hastily will dwindle, but whoever gathers little by little will increase it.”* (also Prov 21:5). Making the pursuit of riches the goal of your work. Proverbs 23:4 warns us “*Do not toil to acquire wealth; be discerning enough to desist.”* Wealth is a ‘by-product’ of work, not the purpose for our labour. The person who loves the Lord ultimately works for Him. “*So, whether you eat or drink, or whatever you do, do all to the glory of God*” (1 Cor 10:31).

Wealth gained through honest hard work is a blessing from God. Proverbs 14:23 says that “*In all toil there is profit, but mere talk tends only to poverty*.” (also Prov 6:6-11)

1. **Pride –** an enhanced feeling of self-worth in response to an increase in material possessions. Proverbs 28:11a notes that “*A rich man is wise in his own eyes*”
2. **Greed –** the desire for more material goods. Proverbs 28:25 teaches “*A greedy man stirs up strife, but the one who trusts in the LORD will be enriched.”* Jesus wisely said, "*Take care, and be on your guard against all covetousness, for one's life does not consist in the abundance of his possessions*" (Luke 12:15).

**Material wealth matters** because no matter how little or how much you have there is an ever-present spiritual danger of covetousness; that is “desiring stuff too much or desiring too much stuff”. Greed can grip the ultra-rich, the abject poor and everybody else in between. It is an ever-present danger for people like you and me.

These four dangers, Misplaced trust, misplaced motive, pride, and greed can be expressed in the single summary word ‘worldliness”. Jesus spoke about it in the Parable of the Sower: **“***As for what was sown among thorns, this is the one who hears the word, but the cares of the world and the deceitfulness of riches choke the word, and it proves unfruitful*” (Matthew 13:22). Demas, once of a follower of Christ was later ‘*in love with this present world’*. He deserted the Apostle Paul (2 Tim 4:10).

Jerry Bridges defines worldliness as “*being attached to, engrossed in, or preoccupied with the things of this temporal life*”.. Iain Murray says “*Worldliness is departing from God… It adopts idols and is at war with God*”. Col 3.2 provides an antidote to worldliness “*Set your minds on things that are above, not on things that are on earth*”.

In summary, material wealth can provide the temporary illusion of security, freedom, pleasure and satisfaction. The wisdom of God with regard to wealth is ‘handle with great care’. Material goods are to be valued, but not worshipped. Money is to be used wisely, but not served. The natural tendency of people like you and me is to try to ‘use’ God and to serve money and material possessions.

How much have you and I succumbed to worldliness? How much of the suffering in your life is due, at least in part, to your own lack of wisdom in this area? Possibly more than we might care to admit... either to ourselves or to others. We need to get perspective and understand what is truly valuable. Which brings us to our 3rd point…

1. **The greater value of wisdom**

20th century oil tycoon J. Paul Getty is reported to have said “The best things in life are things”. He was very wealthy, but more importantly very wrong. We have been reminded today that material wealth is of value, but that there are very real dangers for us both in desiring and possessing things. We can readily make idols out of anything and anybody. We can worship something or somebody good by making them the best thing or person.

The book of Proverbs (3:13-15) answers the question: what is better than material goods? with the wise answer “*Blessed is the one who finds wisdom, and the one who gets understanding, for the gain from her is* ***better than*** *gain from silver and her profit better than gold. She is* ***more precious than*** *jewels, and nothing you desire can compare with her.”* Proverbs 16:16 emphasises this same truth “*How much* ***better*** *to get wisdom than gold! To get understanding is to be chosen* ***rather than*** *silver.”*

The wise message here is clear. We are not called by the Word of God to make vows of poverty. We are not required to ‘marry lady poverty’ as Francis of Assisi reputedly desired to do.

It is not that material possessions are bad. As we have seen they are a blessing from the Lord and are of much value. However, the Scriptures are clear that wisdom is b**etter than** material prosperity.

Why is this true? Wisdom is certainly needed to handle material wealth well. Wisdom is necessary to value this blessing without being ensnared by it. But there is so much more!!!

We know that the foundation of true wisdom is a living relationship with God. “*The fear of the LORD is the beginning of wisdom*” (Prov 9:10)

We know from God’s Word that the only way to have a vital relationship with God, the only way to truly know Him, the only way to be a child of God, **is** to possess Christ. He said "*I am the way, and the truth, and the life. No one comes to the Father except through me*” (John 14:6)

There is no ‘currency’ with God apart from Christ. He is the only one who can ‘pay the way’ for those who have no credit with God. Fellow human beings - without the riches of Christ imputed to us, we are utterly bankrupt, dead in our sins, burdened with a debt which we cannot pay. It is only because Christ gave His wealth for us that we have anything of lasting value. It is only because of Christ that we can truly ‘own’ anything. We especially remember the greatest ‘transaction’ ever made between God and man when we celebrate Lord’s Supper. “*For you know the grace of our Lord Jesus Christ, that though He was rich, yet for your sake He became poor, that you through His poverty might become rich*” (2 Cor 8:9).

The truth is that Christ Himself is the very best that we can have in this life and for the life to come. He is our righteousness by faith and the ole source of unfathomable riches (Eph 3:8). Christ is of infinite value (Col 1:16). In Christ are hidden all the treasures of wisdom and knowledge (Col 2:2-3).

Jim Elliot was one of five [missionaries](https://en.wikipedia.org/wiki/Missionaries) killed while participating in [Operation Auca](https://en.wikipedia.org/wiki/Operation_Auca), an attempt to [evangelize](https://en.wikipedia.org/wiki/Evangelize) the [Huaorani](https://en.wikipedia.org/wiki/Huaorani) people of [Ecuador](https://en.wikipedia.org/wiki/Ecuador). His wisdom on wealth is often quoted: *“He is no fool who gives what he cannot keep to gain that which he cannot lose.”*

In view of the wisdom of God’s Word, are you willing to suffer the loss of all things, counting them as rubbish that you may gain Christ? (Phil 3:8). If you are, then you have the wisdom of God which makes you wealthier than the richest person on earth who does not have Christ! By the grace of God you have been put on the real ‘rich list’ from which you can never be removed.

AMEN