

MONEY (Part 1):  
HOW SHOULD WE THINK ABOUT IT?

INTRODUCTION AND REVIEW

A Bankrate survey taken a year ago found that 52% of American adults say that thinking about money has a negative impact on their mental health. (April 2023). Another survey released ten days ago found that half of residents of western counties with the largest economies feel stressed by their personal finances. (MSNBC, 4/3/2024) Thinking about money can be stressful.

At the same time we tend to want to have more of it. In recent years the vast majority of incoming college freshmen in UCLA's annual national survey have listed "to be well off financially" as their number one goal in life. Millions of tourists come to our area every year with the hope and dream to make easy money in our casinos.

Two psychologists by the names of Goldberg and Lewis observe, "**Money which in itself has essentially no value, exerts more power over human lives than any other single commodity. It brings out the best and worst in people.**" (*Money Madness*) Some sell their bodies to get it. About ten million Americans are compulsive gamblers who will risk their financial resources to get more of it. (*US News*, 3/21/24) According to some estimates ninety per cent of all crime is motivated by the desire to have more of it--- often for the purpose of buying drugs. Some will sacrifice their families to get it. Others are compulsive in their attempts to save it.

One of the biggest causes of disputes in marriage is money. It dominates the thinking of some of us. Yet we Americans are often hesitant to talk about it, especially in terms of our own finances. Goldberg and Lewis point out in their book *Money Madness*, "**When the subject of money is discussed, it is usually talked of in the abstract or with great difficulty. In many cases when the subject of money becomes too personal, there is embarrassment and discomfort and the subject is quickly dropped.**"

We do need money in this world to survive, to prosper, to care for others, to plan for the future. We need money to support charities and churches and pastor types like me who leech off of you.

The Bible is not shy in talking about money. The Bible is an eminently practical and realistic book that addresses the issues that we struggle with every day. Jesus said more about money than any other subject except the kingdom of heaven. The Book of Proverbs, which we have been studying in recent weeks, has many verses that deal with personal finances. As students of the Bible and as followers of Jesus it would seem that we should have some interest in determining God's perspective on money. So today we are going to look at what the Book of Proverbs says about the attitude that the

wise man or woman should have toward money. The next time we will look at the practical handling of it: spending and lending, borrowing and saving.

I.

(PROJECTOR ON--- I. THE PROPER PLACE OF MONEY) So first we are going to look at what Proverbs says about THE PROPER PLACE OF MONEY. King Solomon, the author and compiler of these proverbs, was regarded as the wisest man in all the earth in his day. He was also very rich. He knew something about money. He was convinced that the proper place of money was something that young people, especially those being prepared to serve in government, need to understand. But it is something that we oldsters need to be reminded about also.

A.

(I. THE PROPER PLACE A. MONEY AS A BLESSING) The first thing that we need to learn about is MONEY AS A BLESSING. Money should be regarded as a gift from God. This is the message of Proverbs #10 v. 22 (PROVERBS 10:22). The author says, "**The blessing of the Lord makes rich, and he adds no sorrow with it.**" My Hebrew professor preferred this translation: "**As for the blessing of the Lord, it brings wealth.**" (Bruce Waltke, *Proverbs*, p. 466) Perhaps the best evidence of this is the created world. The Lord created a world with abundant natural resources, with the potential for making things and growing things and raising things. He created minerals like silver and gold and oil.

Since wealth and money is a blessing whose source is ultimately God, we need to handle money in a proper relationship with the author and source of this blessing. John Calvin wrote: "**The Christian must surely be so disposed and minded that he feels within himself it is with God he has to deal throughout his life.**" (*Institutes*, 3.7.2)

B.

(MONEY VS. WISDOM) The proper place of money is described by the Book of Proverbs by its relationship to other things. First, we see money compared to wisdom. Proverbs #3 v. 14 (PROVERBS 3:14) tells us, "**...for the gain from her [wisdom] is better than gain from silver/ and her profit better than gold.**" This does not say that wealth is bad and poverty is good. In fact this proverb assumes that silver and gold have a certain value. But the pursuit of wisdom is described as a more important priority than the pursuit of money. This is the basic theme of this section of the outline involving the proper place of money.

C.

(MONEY VS. TRUTH) Next, we can look at the proper place of money in relationship to truth. Consider Proverbs #19 v. 22 (PROVERBS 19:22): "**What is desired in a man is steadfast love, and a poor man is better than a liar.**" Again money is not bad. But the pursuit of money should not be a higher priority than maintaining integrity. If money has too high a priority in our lives, we will be tempted to be dishonest. We will be tempted by bribery and by stretching the truth to sell a product. We will be tempted to be

a little less than honest on our income taxes or time cards or expense accounts. The proverb says that integrity should not be sacrificed to make money.

Sacrificing honesty for the sake of money produces disfavor with God. It may lead to a guilty conscience, to fear of discovery, and to fear of earthly judgment from God or from other people. It risks the loss of reputation.

D.

(MONEY VS. LOVE) Money is also compared to love in the Proverbs. Consider #15 v. 17 (PROVERBS 15:17): **“Better is a dinner of herbs where love is/ than a fattened ox and hatred with it.”** The term translated here as “dinner” referred originally to the portion of food that a traveler would take on a journey. It was a modest meal in quality and quantity. It is contrasted with a meal that has a fattened ox, which was the appropriate food for a king’s banquet. Solomon, who had witnessed the harm that divisions could cause to a family because of the scandal in his father King David’s life, says that a relatively poor family that has love and unity is in a better situation than a wealthy family that is ravaged by hatred and division.

Wealth does not necessarily produce a divided family. Poor families can have divisions and hatred, too. But too often there are families where mom and/or dad will work long hours not just to make ends meet, but to accumulate wealth, to afford fattened oxen. Kids can suffer in the process. Marriages can be strained. **“Better is a dinner of herbs where love is/ than a fattened ox and hatred with it.”**

E.

(MONEY VS. RIGHTEOUSNESS) We find also in this book proverbs which compare the value of money to righteousness. Proverbs #16 v. 8 (PROVERBS 16:8) says, **“Better is a little with righteousness/ than great revenues with injustice.”** The implication is that the pursuit of great income at the expense of righteousness will produce some kind of negative consequence.

Just a couple of verses before this the author has this bit of wisdom (PROVERBS 16:5) **“Everyone who is arrogant in heart is an abomination to the Lord;/ be assured, he will not go unpunished.”** Perhaps the pursuit of great income is related to pride. This pursuit of wealth to the sacrifice of justice will lead to punishment. That punishment may be at the hands of honest civil government or at the hands of God. It may come in this life or in the life to come.

F.

(MONEY VS. HUMILITY) The Book of Proverbs also compares money to humility. Look at vv. 18 & 19 of #16 (PROVERBS 16:18-19): **“Pride goes before destruction,/ and a haughty spirit before a fall./ It is better to be of a lowly spirit with the poor/ than to divide the spoil with the proud.”** The proud are tempted to trample on the lowly. Doing that may produce financial rewards. But in the end a sovereign, all-knowing, all-powerful God will produce a judgment of some kind on these proud people.

G.

(MONEY VS. GOOD REPUTATION) We also learn in these proverbs that a good reputation is more important than trying to get rich. Proverbs #22 v. 1 (PROVERBS 22:1) tells us: **“A good name is to be chosen rather than great riches,/ and favor is better than silver or gold.”** A good reputation says something about our honest and kind dealings with others. Personal wealth does not say anything about that. So in God’s eyes a good reputation is more important than the possession of wealth.

This list of qualities to which money is compared in the Book of Proverbs relates to character. The Lord is teaching us that the development of character is more important than the pursuit of money. We might be able to agree with that in our minds. But when it comes down to actual practice, how much of our time is spent thinking about the status of our finances in comparison to the status of our character? How often do we pray, or ask for prayer, in regard to things that require money in comparison to things that relate to the development of our character and to our spiritual life? Is God more concerned about our possessions or about our character?

II. A.

These proverbs are realistic. (II. THE BENEFITS OF MONEY) They also recognize THE BENEFITS OF MONEY. These benefits are significant and not to be overlooked. These benefits include SECURITY. (II. THE BENEFITS... A. SECURITY) It is a natural and God-given desire to have security. Thus we read in Proverbs #10 v. 15 (PROVERBS 10:15), **“A rich man’s wealth is his strong city;/ the poverty of the poor is their ruin.”**

The Hebrew term for “wealth” in this verse is used ten times in Proverbs. In five of those occasions there is recognition that wealth is to be appreciated. In the other five references the reader is encouraged not to trust in it.

The author of this proverb recognizes that there are calamities and famines and accidents and wars and diseases that we encounter in this world. The rich man’s money gives him some security from these difficult situations. He can afford to buy food when others cannot. The poor man may lack these advantages. Today we might include as part of the rich man’s fortress insurance in all of its various forms. It is a good and worthwhile thing to have insurance, if we can afford to have it. Obviously it is required by law in certain situations.

B.

(II. THE BENEFITS... A. B. REWARD FOR HARD WORK) A second benefit from money recognized by the proverbs is that money is a REWARD FOR HARD WORK. Consider the message of Proverbs 13:11 (PROVERBS 13:11): **“Wealth gained hastily will dwindle,/ but whoever gathers little by little will increase it.”**

Literally the Hebrew text in the first line speaks of wealth obtained by “a puff of air.” This is money that comes from get rich quick schemes. It is easy money. It is money won at

the gambling table. The same way of being that obtained this wealth by questionable means will often see this money disappear just as quickly.

The contrast is made with money that is earned, literally, "by the handful." This is the reward that comes from hard, patient work. The diligent way of being that produces this reward is more likely to lead to caution in spending and concern for saving.

C.

(II. THE BENEFITS... A. B. C. FRIENDS) Thirdly, wealth produces FRIENDS. It is good to have friends. Proverbs #19 v. 4 (PROVERBS 19:4) tells us, "**Wealth brings many new friends,/ but a poor man is deserted by his friend.**" This may not necessarily be the way that life should be, but it is the way that things are. The wealthy man not only does not ask friends for money, he perhaps provides employment. Perhaps he gives some of his money away. He, or she, acquires friends.

The poor man may lose friends perhaps because he is asking for assistance, or because he is depressed, or because his former friends no longer enjoy being with him. The point is that wealthy people more often than not have many friends. It makes people feel good to have friends. The Bible recognizes that there are good things about having money.

III.

(III. THE DANGERS OF MONEY) The Book of Proverbs also speaks about THE DANGERS OF MONEY. These dangers have to do with placing too much trust or dependence upon material wealth.

A.

First, (III. A. AS AN INVESTMENT PRIORITY) the proverbs in this book warn the wise person against making the acquisition of money AN INVESTMENT PRIORITY. Investing and saving is a good thing. We will see that noted in my next sermon. But it should not be done at the cost of other more important priorities. Thus we read in Proverbs #11 v. 4 (PROVERBS 11:4), "**Riches do not profit in the day of wrath,/ but righteousness delivers from death.**"

The day of wrath could include any earthly calamity that God might send. It could also include the ultimate day of God's wrath, the final judgment. In these judgments riches will be of no value.

In Luke #16 Jesus told a parable about the rich man and Lazarus. Lazarus was poor and sickly. He laid outside the rich man's house longing for the crumbs from his table. Both men died and went to Hades. The rich man was in the part of Hades where he was tormented by fire, while Lazarus was in a good place called Abraham's bosom.

In v. 25 of Luke #16 (LUKE 16 25) Abraham says to the rich man, **“Child, remember that you in your lifetime received your good things, and Lazarus in like manner bad things; but now he is comforted here, and you are in anguish.”** The rich man may have made smart moves in investing early in Apple or Nvidia. But his wealth was of no benefit to him now. He was in torment not because he was wealthy but because he had not placed his faith in God. That lack of faith was reflected in his lack of concern for the poor. The priority which he placed on accumulating and preserving wealth was a lousy long-term investment.

B.

(AS A SOURCE OF ULTIMATE SECURITY) The second danger presented by money is regarding it AS A SOURCE OF ULTIMATE SECURITY. It is God alone who can provide that. Thus we read in Proverbs #11 v. 28 (PROVERBS 11:28), **“Whoever trusts in his riches will fall,/ but the righteous will flourish like a green leaf.”** The fall may come from health problems, from death, from divorce, or from other relationship problems. The one who trusts in his riches for ultimate security will find that money is not sufficient to help in the hardest times of life.

Money is also not a source of true and ultimate security because it can disappear quickly. That is the message of Proverbs #23 vv. 4 & 5 (PROVERBS 23:4-5). Those verses tell us: **“Do not toil to acquire wealth;/ be discerning enough to desist./ When your eyes light on it, it is gone,/ for suddenly it sprouts wings,/ flying like an eagle toward heaven.”**

I knew about a real estate developer back in Connecticut, a friend of a friend, who was a millionaire and a Christian. There was a downturn in the economy, especially in the commercial real estate market. He suddenly lost everything, at least all of his financial assets. His business went bankrupt, and he went bankrupt. His family had to move out of a beautiful ocean side home into an apartment. The point is that earthly riches can disappear quickly.

C.

(AS A DANGER OF CONCEIT) Thirdly, the pursuit of money can present a problem AS A DANGER OF CONCEIT. Pride is always presented as a danger in the Bible. So it is that we read in Proverbs #28 v. 11 (PROVERBS 28:11), **“A rich man is wise in his own eyes/ but a poor man who has understanding will find him out.”**

Sam Bankman-Fried is a very smart guy. He was a graduate of MIT, with a major in physics and a minor in math. He worked on Wall Street. He started putting all of these business deals together. He got famous for creating FTX crypto exchange. He began pulling in huge amounts of money. He became a billionaire. He developed relationships with politicians. He hobnobbed with celebrities. He decided that he could pull off these other business deals that were against the law. But law enforcement officials who were poor in comparison to Sam Bankman-Fried started catching onto these deals. He went bankrupt. Now he is in prison on a sentence of 25 years for a variety of financial felonies. .

It is not wrong to be rich. We have already noted that there are benefits that come with money. God blesses many of the heroes of the Bible with material wealth, including Solomon. But there are dangers and temptations that come with having money. We should not trust in it. The poor man can be caught in that trap along with the wealthy individual. He can trust in the little money that he has, and he can make an unwise choice to make the accumulation of wealth his primary goal in life just as the wealthy person can. It is a bad choice.

IV.

Another thing that the Book of Proverbs teaches us about how we should think about money has to do with THE OPPORTUNITIES FOR MONEY (IV. THE OPPORTUNITIES FOR MONEY). We may be tempted to think only about how much we can squeeze out of our budgets for ourselves and for our families. Our Lord has a different perspective.

A.

(IV. THE OPPORTUNITIES... A. THE RESPONSIBILITY OF GENEROSITY) First, we need to consider THE RESPONSIBILITY OF GENEROSITY. The Bible has much to say about generosity. In Proverbs #14 v. 21 (PROVERBS 14:21) we read, **“Whoever despises his neighbor is a sinner,/ but blessed is he who is generous to the poor.”**

This proverb is another example of antithetic parallelism. The second line is the antithesis, or opposite, of the first line. The one who hates his neighbor sins, but the one who is generous to the poor is blessed. The author seems to be indicating that the poor person and the neighbor are the same individual.

Most Jews in King Solomon's day lived in small towns. People knew each other. People in these villages tended to be related to each other. So people were aware of those with severe financial needs. There was no unemployment compensation or government welfare, at least as we know it. But there is a responsibility implied in verses like this one for people to help out one's poor neighbor. Last week we saw that such care did not need to extend to those who were simply lazy.

The Old Testament required people to tithe, to give a tenth of their income back to God. Some of that tithe was to go to help the poor. The proverbs seem to apply an additional responsibility upon God's people to help the poor in their midst. Later in Israel's history one of the primary things for which the Jews are criticized by the prophets is their failure to help the poor.

With that as background, we should let you know, or remind you, that we have a Deacons' Fund administered by our deacons, which is used to help out people primarily in our congregation who have a financial need. If you would like to have any of your money go to that fund, just indicate it on your check or make a note of it on an envelope.

One more verse on this subject is #21 v. 26 (PROVERBS 21:26): **“All day long he [the sluggard] craves and craves,/ but the righteous gives and does not hold back.”** Righteousness here implies not just the application of justice but also generosity and graciousness. The righteous will not hold back when it is within their ability to meet the legitimate needs of another.

B.

(IV. THE OPPORTUNITIES... A. B. THE REWARD OF GENEROSITY) Consider next THE REWARD OF GENEROSITY. We looked at Proverbs #14 v. 21 a moment ago. Consider its application in this context. (PROVERBS 14:21) **“Whoever despises his neighbor is a sinner,/ but blessed is he who is generous to the poor.”** There is blessing and happiness which comes to those who give in a Biblical way.

There are some who give extra to the Chapmans and their youth ministry. We saw some of the fruit of that ministry on Easter when a couple of the teens were baptized. There is happiness which should come from this investment of generosity.

Look also at #19 v. 17. (PROVERBS 19:17) **“Whoever is generous to the poor lends to the Lord,/ and he will repay him for his deed.”** Giving done in the right way and with the right motives is in the end giving to God. It is a demonstration of commitment and faith in Him. It is a proof that we find our real security in God and not in money.

The Lord promises to reward us for it, also, though the nature of the reward is not specifically described. It might involve a material reward or a spiritual reward or both. Probably the author realizes that ultimate rewards come in eternity.

C.

(IV. THE OPPORTUNITIES... A. B. C. THE CONSEQUENCE OF NO GENEROSITY) Notice finally THE CONSEQUENCE OF NO GENEROSITY. There is a downside to not being generous with our money. According to Proverbs #14 v. 31 (PROVERBS 14:31), **“Whoever oppresses a poor man insults his Maker,/ but he who is generous to the needy honors him.”** Failure to be generous to the poor means dishonoring God. It is disobedience. The implied danger is that such people may experience God’s disfavor in some way.

Consider then #21 v. 13 (PROVERBS 21:13): **“Whoever closes his ear to the cry of the poor/ will himself call out and not be answered.”** The cry of the selfish person may be due to a financial crisis of his own doing or to some other cause. But because of his or her previously selfish behavior he cannot expect that anyone will be interested in helping him or her.

In the New Testament the concept of giving is further refined and developed. Appropriate objects of generosity and giving include not only the poor but also widows and orphans--- who may indeed be poor--- Christian workers, missionaries, and



churches. Our first concern ought to be for fellow Christians in need, but that does not mean that unbelievers are to be excluded. (PROJECTOR OFF)

In our country the government has largely taken on the responsibility of meeting the needs of the poor. There are some good things about that. There are also some disadvantages. For one thing families are in some ways relieved of their responsibilities to their relatives. Also churches are relieved of some of their responsibilities and opportunities to give. In my interpretation of the Scriptures it is not primarily the responsibility of civil government to help the poor but rather the people of God.

But the stress in Proverbs is not placed so much on the object of giving as it is on the act of giving. The wise man will be generous in the disposition of his or her money. He will do that because he recognizes that he is pleasing God and that his real security lies in God and not in money. Richard Foster writes, **“If we take the biblical witness seriously, it seems that one of the best things we can do with money is give it away.”**

As we seek to be generous, we must also have it clear in our minds that we are not somehow becoming more acceptable to God. There is only one thing that we can do to be acceptable to Him. That is to trust in Jesus as our Savior. He paid the penalty for our sin by dying on the cross in our place. Only when we receive that gift by faith do we become acceptable. But then we are truly acceptable. The Bible says that we are declared righteous and that we become His children. There is nothing more that we can do to become more acceptable. We do have a choice about whether we will obey and honor Him and grow in our relationship with Him.

So money is a big deal. But what is crucial is our attitude toward it. The message of the Book of Proverbs is that money should not be central to the meaning of our lives. If, as the result of hard work and saving and the blessing of God, the Lord gives us some measure of wealth, that is great. Then we need to guard against regarding that as the source of our ultimate security. Instead we ought to keep our first security in God and to look for opportunities to be generous.

Consider this final word of advice from the Proverbs. (PROVERBS 30:8-9) The author expresses this advice in the form of a prayer to God: **“Remove far from me falsehood and lying;/ give me neither poverty nor riches;/ feed me with the food that is needful for me,/ lest I be full and deny you/ and say, ‘Who is the Lord?’ Or lest I be poor and steal/ and profane the name of my God.”**