

Wisdom in Money – 5pm Proverbs Series

Introduction

I think we are living in a moment of time where many people are wanting wisdom in regards to money.

Just this week the Federal finance minister Katy Gallagher described the current financial situation of many households as being “under enormous pressure.” This comment came on the back of a 0.5 percentage point rise in the interest rates. If you’ve taken on a mortgage of around 500,000, that could mean an extra 133 dollars to your monthly repayments. And there are more rate rises to come.

On top of this, we’ve now been warned that gas prices are set to soar due to a shortage of supply. And of course, we’ve all been feeling the huge increase in petrol prices.

Some of you will be feeling these things worse than others. If you have a big mortgage, you will be feeling the rate-rise. If you are a two-minute noodle eating student, you will be feeling the increase in petrol prices and rising food costs.

Most of us are living in a moment where it feels like our money is flying out of our bank accounts. Proverbs 23:5 perfectly captures this feeling about money:

⁵ As soon as your eyes fly to it, it disappears,

for it makes wings for itself

and flies like an eagle to the sky.

I think many Aussies are looking at the increased cost of living and thinking: “my money is growing wings and flying away.”

Money is on people's minds. And that's why, this is a good time to think about what God says about money and to gain His wisdom on the subject. And in the Proverbs we get God's wisdom.

But God is more than a divine financial counsellor – He cares about your soul more than your bank account. And so, while He does give you wisdom in how to manage your money well, He also warns you of the insidious temptations of money. He tells you to honour him by being generous to others. And He reminds you that true security is not found in money but in His saviour, Jesus. If we are going to think wisely about money in this current moment of time we need God's wisdom. And there are four big pearls of wisdom God gives about money in the proverbs. I've grouped them into four points:

- 1. Guard your heart**
- 2. Be a good manager.**
- 3. Give generously.**
- 4. Make the right investment in the Lord.**

We'll think about each one, and consider what it looks like to apply this wisdom to our lives as followers of Jesus.

1. Guard your heart.

So, first, the wisdom of Proverbs tells us to guard our hearts when it comes to money. From our earliest days, most of our hearts are gripped by the desire to have money – and usually plenty of it. I was reminded of this, just this week when our 5-year old daughter told me that she wanted to set up a lemonade-stand on the footpath so that she could (and I quote) “make money more quicker.” The two-dollar allowance simply wasn't cutting it – she needed a get rich quick scheme.

Now, money in itself is not a bad thing. In fact, it is a good resource from God that allows us to have enough food to eat, to secure a place to live and to help others out. But like any good gift, money can become an idol to us. Theologian, John Calvin, described the human heart as an idol factory – something that has the unique ability to take a *good* thing and turn it into a *god* thing – that is, something we believe will ultimately satisfy us, protect us, and give us purpose – i.e. stuff that only God can fully do.

But if you let money go from a good-thing to a god-thing in your heart, the wisdom of Proverbs is saying that you are opening yourself up to all sorts of destructive perversion. And God wants you to avoid that. In the NT Paul speaks about the “*love* of money being the root of all evil” causing people to wander from the faith and be pierced with many griefs [1 Tim 6:10].

In the Proverbs we see some of the “griefs” that come when a person is in love with money – and tries to get it in wrong and ungodly ways.

Proverbs 15:27:

*²⁷ The one who profits dishonestly **troubles his household,**
but the one who hates bribes will live.*

Proverbs 13:11:

*¹¹ Wealth obtained by fraud **will dwindle,**
but whoever earns it through labour will multiply it.*

Dishonest or fraudulent gain often brings trouble to a person and their family, and in many cases it *also* leads to financial pain where what they gained ends up dwindling away (being demanded back). You see that when con artists get busted and prosecuted in the news. But you see it at a personal level too, right? Maybe, in your love of money, you've decided not to notify Centrelink of a change in your circumstances – knowing that would effect a particular entitlement. And maybe you did get some easy but dishonest money there for a while. But in time, Centrelink catches up with you, and you're made to pay it all back – emptying your savings overnight.

We need to guard our hearts from letting the love of money justify dishonesty.

Ill-gotten gain dishonours God and has the real potential to bring trouble and financial pain to your life.

And it's not just you that it affects, the proverbs remind us that the love of money can also bring grief upon others – even those we are closest to. Proverbs 28:24:

*²⁴ The one who robs his **father** or **mother**
and says, "That's no sin,"
is a companion to a person who destroys.*

The love of money is so insidious that it has the potential to make us do something so shameful as to steal from our own parents. This happens in small ways when a teenager swipes 20 bucks out of Mum's bag without asking. This happens in big ways when *adult* children manipulate elderly parents into giving them more money than they can afford to give. The Australian government found that financial exploitation is the most common form of elder abuse in Australia.

I don't know about you, but I find it chilling that the human heart is so sinful and so drawn to money that God actually feels it *necessary* to tell us not to rob from our parents! That is a big indictment on humanity. But we need to hear it.

But there are other, more acceptable ways that the love of money manifests itself among us. Out of a desire to produce greater wealth from our careers, creations and investments, we can become complete workaholics. And, at one level, you think, "there are worse things to be accused of than a workaholic." But the workaholic lifestyle does have real issues. The workaholic never has enough time for their family. Often church and bible study are a low priority and get pushed to the side. At a personal level, it can bring a high degree of stress and tiredness. God looks at this and simply says "stop living that way!" Proverbs 23:4

*⁴ Don't wear yourself out to get rich;
because you know better, stop!*

Where do you see the love of money manifesting in your heart? Maybe you've been dishonest in order to gain more? Maybe you've manipulated someone. Maybe you've cultivated an unhealthy and ungodly approach to work in order to set yourself up? God is saying to you, Proverbs 16:8:

*⁸ Better a little with righteousness
than great income with injustice.*

If we are going to guard our hearts, we need to believe that. God is clear in the Bible that He cares more about what is in your heart [1 Sam 16]. And therefore, as His people we should

care about that to. Our heart is precious to God and it can be easily corrupted by another love in money. Therefore, we need to guard our hearts against the love of money.

Jesus himself was tempted by the devil with wealth – the Devil offered him “all the kingdoms of the world and their splendor..” But Jesus rightly said:

“Go away, Satan! For it is written: **Worship the Lord your God, and serve only him.**”

Our saviour know the heart struggle and helps us in the heart struggle. So, ask Him to help you to worship and serve the Lord only. Ask Him, to give you the grace to resist the devil and turn from sinful attitudes and actions with money. Guard your heart.

2. Be a good manager

Second, the wisdom of God in Proverbs is telling you to be a good manger with your money.

Now I think we sometimes get a little surprised by the idea that God would care so much about how we manage our household budgets...

“I get that he cares about big things like punishing sin, or evangelism, or loving our neighbour... But really my finances? God cares about that? God cares about what takes place on my Westpac Bank app? Does God have bigger fish to fry?

Why does God, in Proverbs, call us to be good financial managers? Well, the simply answer is love. The way you manage your finances impacts the way you will be able to love those around you. If we are good managers, we will be able to provide for ourselves and not be a

burden to others. Moreover, we will be able to provide for those who financially depend on us.

Most of you will already know this, particularly if you've experienced firsthand the impact of poor financial management. If you've been burnt by a bad experience, you'll *know* there is a direct connection between love and wise financial management.

- You'll know that if you've ever watched a parent or a spouse blow through the household savings on a gambling addiction.
- You'll know that if you've ever made a foolish investment decision and lost thousands and had to rely on others to help you out.
- You'll know that if you've ever had to cover part of your housemate's rent because they cannot seem to get control of their spending.

Love and money management are interconnected. That's why God wants us to get it right. He wants us to become a blessing not a burden to those around us.

And I see four big principles of wise money management in Proverbs: Work diligently, budget sensibly, save thoughtfully and avoid debt.

Work Diligently.

First, a good manager will make sure he or she works to bring in an income. Now, this will look different in different phases of life. If you are studying or are elderly or have a chronic health condition, full-time paid work may not be a possibility. That's okay. But, the general principle remains: where you can work, you should. This will give you a regular and predictable income so as to provide for yourself and (if you have one) a family. Proverbs 28:19:

*19 The one who works his land
will have plenty of food,
but whoever chases fantasies
will have his fill of poverty.*

God is saying “work diligently, don’t chase fantasies.” This can sound like a downer on the message of Hollywood and pop-culture which will tell you to keep chasing your dreams. And having dreams is fine. But where you refuse to work other mundane jobs, simply because you’re chasing your dream – the ideal career, the job that will give you status and take you places! God is saying, don’t be like that – don’t think you’re too good for an honest, mundane job that pays the bills. The good manager makes sure there is an income flow and is wise enough to take the shelf-stacking job, or the cleaning job, or the waiting tables. And so if you aren’t working your dream job – if you’re simply just doing what you can to earn a living. God is saying, “good job! Keep at it.” A good manager works diligently.

Budget Sensibly

But a good manager also budgets – he or she is not reckless with their spending. Proverbs 21:5:

*5 The plans of the diligent certainly lead to profit,
but anyone who is reckless certainly becomes poor.*

A while back, Ruth and I did that thing where you look over three month’s worth of bank statements to see what we’ve actually spent money on, and what level of “reckless” spending there has been. It was very exposing. One too many lunches bought, a gym membership we

thought was cancelled, among other things. It reminded us of our need to revamp our budget. Budget's help reign in excess spending, so that you steward God's resources to the best of your ability. Which leads to the third practice of a good manager.

Save thoughtfully.

A good manager will save. Proverbs 21:20:

*²⁰ Precious treasure and oil are in the dwelling of a wise person,
but a fool consumes them*

Where you can, God says: "save, don't just consume." It's always tempting to blow part of our savings on an overseas trip, or a new apple gadget, or a new outfit... And while there is a place for some of these things in some moments of life, we need to remember that the wise person takes saving seriously – they are ready for that future medical expense or car expenditure. The wise person does not needlessly spend simply because they want to buy nice stuff.

Avoid debt

Finally, the good manager avoids debt. Proverbs 22:7:

*⁷ The rich rule over the poor,
and the borrower is a slave to the lender.*

In the ancient world, debt could literally put you in a position of slavery if you were unable to make your repayments. But even today, uncontrolled debt can really cripple a person and

make life totally miserable. Maybe you've felt that with your credit card debt. A number of Aussies are feeling it now with the enormous home loans they have taken out to buy property in the last couple of years. Some debt will often be necessary in life, but the good manager will think carefully and avoid taking on too much debt.

Work diligently, budget sensibly, save thoughtfully and avoid debt. They are four ways the Proverbs say you can be a good manager of your money. And because your financial decisions have an impact others, these are four ways you can demonstrate love to your neighbour – as the Lord Jesus calls you to do.

The good manager has financial resources to provide for themselves, those who depend on them. And God cares about these things. That's why in 1 Tim 5:8, Paul says:

⁸ ... if anyone does not provide for his own family, especially for his own household, he has denied the faith and is worse than an unbeliever.

It's difficult to lovingly provide or contribute to your household if you cannot manage your money well. Financial management is shaped by the gospel. It is a means by which we can love as God has first loved us.

I had to learn this the hard way when I first got married. I knew that Ruth and I were not totally on the same page with finances when we got married, but I thought, "we have most other things figured out, so this thing will kind of sort itself out. But, I was mistaken, that was one of the biggest issues we had to work through in our first year or two. We were on a

pretty low income and with me dragging my feet on doing a budget and failing to take the time needed to talk through financial issues it caused unnecessary stress to Ruth. I had to learn that doing a budget and sticking to a budget was an act of love to my wife.

How is your money management affecting those around you? Where might you need to change in the way you love through your money management?

- Maybe it simply means getting a job, any job to bring in some income to help support yourself.
- Maybe you need to think about implanting a budget. Plenty of good places to find them.
- Maybe you need to reevaluate and seeks some financial advise as to whether taking out that huge loan at this point in time is the best decision.

Be a good manager, for that allows you to love others and give generously. Which is the third point.

3. Give generously.

The wisdom of proverbs tells us to give generously to those in need.

Proverbs 22:9:

*⁹A generous person will be blessed,
for he shares his food with the poor.*

Proverbs 3:9 says:

*⁹ Honour the LORD with your possessions
and with the first produce of your entire harvest;*

Generosity is a blessed thing in God's eyes. It reflects a heart that is not in love with money but is in tune with God. For He cares about the needy.

Over the past couple of years I've been encouraged to see such generosity within our community. As people have gone in and out of isolation, people have given generously to help them. When LaTrobe students were in need, so many bought food to donate to them. Just this week our family has been in isolation due to Covid - feeling sick and claustrophobic. But we've been greatly encouraged by the generosity others have shown to us in our moment of need. People have shared their food with us, emailed Uber Eats vouchers, picked up kids Panadol from the chemist.

But there are other ways to be generous with our money aren't there?

Paying for someone's meal at a social event. Giving to a particular charity. Taking on a sponsor child. Regularly contributing to the work of the gospel at church. There are endless ways to "honour the Lord with your wealth."

Jesus says that where your treasure is, that's where your heart will be also. Generosity reflects a heart that holds God as its greatest treasure. For it gives *away money* in order to worship God. We need to remember, that wisdom in money is not just about a healthy bank balance, but a healthy heart.

And as followers of Jesus, we have a wonderful reason to be generous with our money. The apostle Paul makes this point when he tells the Corinthians to “excel in the grace of giving.”

2 Cor 8:9:

⁹ For you know the grace of our Lord Jesus Christ: Though he was rich, for your sake he became poor, so that by his poverty you might become rich.

As Christ gave of himself for our sake on the cross. We are to give of our wealth, for the sake of others.

Now the NT doesn't put a figure on how much to give. It simply calls believers to be generous and come to an individual conviction on the amount. And there will be obvious differences in how people can be generous... Some of you will be students and may not have heaps of disposable income, some of you are workers, others have dependent children? How should we think about generosity within these differences?

I think C.S. Lewis has a helpful suggestion at this point:

“I do not believe one can settle how much we ought to give. I am afraid the only safe rule is to give more than we can spare. In other words, if our expenditure on comforts, luxuries, amusements, etc, is up to the standard common among those with the same income as our own, we are probably giving away too little. If our charities do not at all pinch or hamper us, I should say they are too small. There ought to be things we should like to do and cannot do because our charitable expenditure excludes them.”

I think this is not a bad rule to help us think about our generosity. If our lifestyles and luxuries as believers look no different to our worldly peers in similar positions, maybe that is telling us something. Those who are radically transformed by the generosity of Christ in the gospel will have their thinking about giving radically transformed as well. I need to hear this and do some self-evaluation. Maybe you do too.

Give generously.

4. Make the right investment in the Lord.

Finally, the wisdom of God in proverbs calls us to make the right investment in the Lord – for that is where real security and protection is found.

There is this moment in the movie Titanic, when the ship is going down and the wealthy Caledon Hockley seeks to bribe his way on to one of the life boats. The officer in charge of the life boats (who had initially taken the money) throws it back at him, and says:

“Your money can’t save you any more than it can save me.”

That is what the proverbs are saying too. “Your money can’t save you any more than it can save me.” Money will not protect you from your greats problem of death and the judgment of God. As proverbs 11:4 says:

*Riches do not profit in the day of wrath,
but righteousness delivers from death. (ESV)*

The Bible is clear that all of us will have to stand before God one day. All of us will have to give an account for every thoughtless deed, wicked act and selfish decision we've made. All of us will be brought to account for the way we have rebelled against God's rule in our lives. This day is a more serious threat than high inflation, rising petrol prices, or even defaulting on your mortgage repayments.

Money can protect us from a lot of things, but it can't protect us from the day of God's just judgment. The only hope, as the proverb says is to be found righteous on that day instead of guilty.

Money can do a lot of things, but it can't give you righteousness. Only God can do that. And the NT tells us that in Jesus Christ, He *has* done that. Paul says in the gospel, the righteousness of God is revealed – a righteousness that comes not by our own works, but through faith in Jesus Christ (Rom 3:22), who died for our sins and rose again.

In His death and resurrection Jesus takes away our sin and the death it deserves, and credits to us His own perfect righteousness. This means that when we stand before God on the day of wrath, we will have that righteousness we need to deliver us from death – the righteousness of the Lord Jesus.

This is why the Proverbs tell us to run to the Lord. Proverbs 18:10-11:

*¹⁰ The name of the LORD is a strong tower;
the righteous run to it and are protected.^[e]*

*¹¹ The wealth of the rich is his fortified city;
in his imagination it is like a high wall.*

It is in the name of the Lord Jesus that we find that strong tower today. If you run to him, you will be protected – you will find what money can't buy. That ultimate security that keeps you safe on the day of wrath and brings peace between you and the living God. This is why Jesus tells us in Matthew 6:

¹⁹ "Don't store up for yourselves treasures on earth, where moth and rust destroy and where thieves break in and steal. ²⁰ But store up for yourselves treasures in heaven, where neither moth nor rust destroys, and where thieves don't break in and steal.

Money can easily disappear. It doesn't have to be stolen for that to happen. It can disappear by high inflation, or a poor investment decision, or simply by blowing it on expensive toys. It is a poor substitute for the lasting security Jesus offers.

The wise person remembers there is a day of God's reckoning to come, and makes the investment that truly matters in Jesus.

In 1990 Australian billionaire Kerry Packer, suffered a heart attack that left him clinically dead for six minutes. He was revived by Paramedics and flown to St Vincent's Private hospital in Sydney for treatment. In a press conference following this episode he said these words: *"I've been to the other side and let me tell you, son, there's nothing there...there's no one waiting there for you, there's no one to judge you so you can do what you bloody well like".*

They are the words of one of Australia's richest men. You don't become that rich by being a dummy? And it's tempting to listen to those words right? It's tempting to buy into them and think, he's got a point. Maybe there won't be a day of wrath. Maybe this life is all there is and therefore, maybe like him.. I should just build up a strong tower of wealth to protect me. But let me encourage you not to listen to what Kerry Packer said off the back of a 6 minute episode of heart failure. Instead listen to the One who was for three days dead, and yet came back to life. Who would you rather trust with your eternity?

Proverbs 28:11:

*11 A rich person is wise in his own eyes,
but a poor one who has discernment sees through him.*

If you are not yet a Christian, God is telling you tonight to have discernment and place your trust in the Lord Jesus. It's only in Him that you will find genuine satisfaction, eternal life and real security on the day of God's judgment – that Jesus says will come.

But if you are already a Christian, let me encourage you, to be thankful for the security you already have in Jesus. Whether you are rich or struggling, you are secure in Him. He loves you. He will provide for your needs, and one day He *will* welcome you into His eternal kingdom that lacks no good thing.

This is the kind of security that is so life-transforming that even amidst economic uncertainty, rising interest rates, high petrol prices you can still say, "I'm safe with Jesus and will do money on His terms:"

- “I’m going to guard my heart – so that I’m not lured by the love of money into foolish decisions.”
- “I’m going to manage my money well – so that I can provide for myself and love those who are dependent on me.”
- “I’m going to be generous - so that I can honour God with my wealth and be a blessing to others who need it more than I.”

Let’s pray to that end now. Please join with me in prayer.