

Wheelersburg Baptist Church 5/3/92 PM  
Proverbs 22 "Practical Counsel on Finances from Proverbs"

**Intro:** Finances... Lots of relationships have been damaged because of money.  
Illust: Loaned a guy \$10

Q: Where can we find practical help on finances? We could turn to U.S. News, or Money Magazine, or the Wall Street Journal. But you'll find little Christian influence in those sources.

Where should we look as Christians to find practical counsel about finances from God's perspective? The Word of God.

Challenge: God's Word tells us how to get to heaven, doesn't it? God's Word teaches us about salvation through a personal relationship with Jesus Christ. But listen. What I am going to say next is overlooked by many who identify themselves as Christians.

\*\*God's Word not only tells us how to get to heaven, but also how we're to live until we get there!

Think about that for a minute. What issues do we face in life? How to be a good parent. How to have a joyful marriage. How to deal with loneliness. How to handle ridicule at school. How to cope with peer pressure.

Listen. The Bible contains practical guidance in each of these areas!

Q: Where specifically does God tell His people how to be wise in life?

Key: Proverbs tells us how to be wise in life...

Proverbs: God's Wisdom for Daily Living

How to be Wise. . .

1. In Life--An Introduction (1:1-7)
2. In Developing Friendships (1:10-19; 22:24; 17:17)
3. In Your Marriage Relationship
4. As a Parent (6:1ff)
5. In Your Finances
6. On the Job
7. In Dealing with Temptation (23:26-27)
8. When It Comes to Alcohol (23:28ff)
9. In Handling Your Tongue (15:1-4; 18:4-8)
10. By Being the Man or Woman God Wants You to Be

Challenge: How to get the most out of our study. . .

1. Read Proverbs daily (a chapter a day for the next 3 months)
2. Use of Role Plays/Dialogue in our Study--Constantly be thinking, "How does this apply to my life?"

Caution: Proverbs was written in the OT economy. God gave this book to His chosen people, the Israelites. This people lived in the Promised Land. Many of the promises in Proverbs are tied to that economy.

eg--Pr 3:7-10 "Honor the Lord...So shall thy barns be filled with plenty..."

Does that promise hold today? Ask the Christians in Ethiopia. Does God always bless Christians with fat bank accounts and stocked warehouses? No, contrary to those that teach a "health and wealth" gospel. What does the NT say we can expect as Jesus' followers in this Church Age?

I Pt 2:21 "For hereunto were ye called, because Christ suffered...example..."

Listen. The Church is not Israel. We don't live in the Promised Land.

Q: Is there value for us then in the Proverbs?

A: Sure! The principle carries over.

eg--Pr 3:9 God still expects us to honor Him with our "substance." And when we do, He still blesses. How? He may bless our bank accounts, but He's not obligated to do so. He blesses us "with spiritual blessings in heavenly places" (Eph 1:3).

Q: What does Proverbs have to say about Finances?

Challenge: Go through the 31 chapters of Proverbs, and mark every verse that has to do with parenting. The book is chock full with practical counsel!

**Proposition: We want to investigate what God says to us in Proverbs about the following areas of finances.**

- I. Gain
- II. Giving
- III. Generosity
- IV. Goals

### **I. Gain**

Q: Where does money come from?

A: You say, "That's obvious. I work for it. I earn it!"

Look at what Proverbs says...

10:22 "The blessing of the Lord, it maketh rich..."

11:31 "Behold the righteous shall be recompenced..." (passive--by God)

22:2 "The rich and poor meet together; the Lord is maker of them all."

Jesus said in Mt 5:45 that God "makes His sun to rise on the evil and the good, and sends rain on the just and the unjust." He is sovereign. Ultimately, we have what we have because of His grace. The roof over our heads. Our job. Our bank accounts. Our gain comes from God. What does He expect us to do with it?

We'll see in a moment. But let's stop at this point. Someone may say, "Well, since gain comes from God, I'll just sit back and wait on God to start sending it!"

Is that a biblical attitude?

Key: Prov has much to say about a type of individual that was prevalent in Israel 3000 years ago, and is all around us today--The " sluggard " (" slothful ").

6:9-11 "How long wilt thou sleep, O sluggard?...So shall thy poverty come..."

10:4-5 "He becomes poor that deals with a slack hand, but the diligent...rich...He that gathers in the summer is a wise son..."

Israel was an agrarian society. They raised sheep and oxen and goats. They also raised crops. In fact, their very existence depended on their crops. They would barter with their crops. And of course, they would eat their crops.

Key: If you didn't harvest your crops in the summer, you didn't eat in the winter!

Illust:

What's the point? God expects us to be wise in planning and preparing. That goes with our finances too.

12:11 "He that tills his land shall be satisfied with bread, but..."

12:24 "The hand of the diligent..., but the slothful..."

13:4 "The soul of the sluggard desireth, and has nothing; but the diligent... fat."

14:23 "In all labor there is profit; but the talk of lips... penury."

see also--15:19; 19:15, 24; 22:13, 29; 28:19

20:4 "The sluggard will not plow by reason of the cold..."

Key "Sluggard" text--24:27-34

24:30 "...I went by the field of the slothful... and it was all grown over..."

Q: What kind of reputation do you have at work?

Do people know you as being lazy? Wanting something for nothing? A sponge?

Tragic: To see lazy Christians on the job! What a disservice to Christ...

Illust:

Do you want to see the picture of someone lazy?!

26:14-16 "As the door turns upon its hinges..."

A sluggard is someone who:

1. Sleeps his life away (14).
2. Is so lazy he doesn't like to lift his fork from his plate (15).
3. He'd rather talk than work (16).

Illust:

Q: What counsel does Prov have for the sluggard?

6:6-8 "Go to the ant, thou sluggard..."

Proverbs says, "Take a lesson from the ants."

Q: What can we learn from ants?

Illust: Have you ever watched an anthill? Those guys are busy! I've taken a stick before and disturbed their hill, and watched the ant's response. Not, "O I'll get around to fixing that broken wall tomorrow...!"

Application: Are you making adequate financial preparations?

1. Do you have a budget?

Challenge: Read and listen to Larry Burkett...

2. Do you have a will? (Many Christians don't.) Have you taken time to prayerfully consider what would be the most Christ-honoring way to disperse your estate after you've gone to be with your Lord? Plan, so your ministry for Christ can continue even after you've gone to be with Him!

27:24 "For riches are not forever; And does the crown endure to every generation?"

Riches don't last. Even the safest investment will one day pass.

There are no U-hauls behind hearses!

So what should we do with the finances God has given us?

Tran: Let's look at one of the key areas addressed in Proverbs regarding money...

## II. Giving

Q: To whom should we give?

3:9-10 "Honor the Lord with thy substance..."

Q: What does God expect us to do with our paychecks?

A: Two things.

1. Give Him the firstfruits (9b).

Does that mean that tithing is for today? That depends what you mean? Does it mean that God expects us to take our wages, get out a calculator, punch in 10%, and stick that into the offering? No. Why not? What's the NT standard of giving?

II Cor 9:7 "Every man acc as he purposes in his heart, so let him give; not grudgingly, or of necessity; for God loves a cheerful giver."

Does God expect me to give 10%? Remember something. Even in the OT, God's people gave more than 10%. 10% was the starting point. And in the NT age, our standard is this--Give as you have received! Give cheerfully. Give willingly. Give to show how much you love Christ.

Listen. If you drop a few bucks in the plate each week, it reflects something about your love, or lack of love, for Jesus Christ.

But wait. There are some people who proudly say, "Well I give God 10% of my income every week!"

Let me ask you a question. What do you do with the 90%?

"What difference does that make?"

2. Honor God with all your wealth.

3:9 "Honor the Lord with thy substance..." (NIV "your wealth")

Listen. God is just as concerned with what you do with the money you don't give as what you do give to Him. He expects me to honor Him with every penny. Why? He is the Master. I am his steward. What I have is on loan from Him.

Warning: Some of us are going to have some accounting to give when we stand before our Master. We have missionaries who can't get to the field in less than 4 years because Christians' money is tied up paying for RV's and toys...

Illust:

Tran: Gain, giving, and a third area about finances addressed in Proverbs.

### III. Generosity

God expects us to be generous. This is a tough area for me.  
Generous towards whom? Towards those in need.

3:27-28 "Withhold not good... Say not to your neighbor, Go and come again..."

Q: What is your attitude towards the poor? A nuisance?

Illust:

That's a dangerous attitude...

14:21 "He that despises his neighbor sins; but he that has mercy on the poor..."

Who are we really snubbing when we become stingy?

14:31 "He that oppresses the poor reproaches his Maker..."

17:5 "Whoso mocks the poor reproaches his Maker..."

21:13 "Whoso stops his ears at the cry of the poor shall himself cry..."

see also--22:22-23; 25:21-22

Q: What does God expect us to do? BE GENEROUS!

19:17 "He that has pity on the poor lends to the Lord..."

22:9 "He that has a bountiful eye shall be blessed..."

see also--29:7, 14; 31:20

Q: What does God say He'll do for the generous?

28:27 "He that gives to the poor shall not lack..!!"

11:24-25 "There is he that scatters, and yet increases... The liberal shall be made fat"

Application: I have a problem. You may as well. I have become desensitized to people's needs. They're all around. I see the angry inner city mobs on TV. I read about the high unemployment rates in the news.

Illust: People stop by the church asking for help...I cringe.

May God help us not to become calloused to genuine need!

Illust:

Tran: What attitude does God want us to have towards making money?

### IV. Goals

Key: Proverbs has a lot to say about ethics in our financial and business lives.

Illust: I've talked with men who struggle to know what's right at work

Challenge: Be a person of integrity when it comes to your finances. God's Word says there's a right way to GET and to USE our money. There's also a wrong way.

Please look carefully. God has some blunt things to say about quick gain and unethical pursuits...

10:2-4 "Treasures of wickedness profit nothing... slack hand."

11:1 "A false balance is an abomination to the Lord..." also--16:11; 20:10, 23

13:7, 11 "There is he that makes himself rich, yet has nothing..."

29:24 "Whose is partner with a thief hates his own soul..."

21:6-7 "The getting of treasures by a lying tongue is a vanity..."

Illust: Painting Mrs. Holmgren's house--quoted 2 coats, took only 1...

Principle: Some things are more important than making a quick buck.  
What? Prov tells us...

#### 1. A Good Name

22:1 "A good name is rather to be chosen than great riches..."

28:6, 8 "Better is the poor that walks in his uprightness..."

#### 2. A Joyful Home

17:1 "Better a dry morsel... than a house full of sacrifices..."

#### 3. Wisdom and Knowledge and the Fear of God

23:4-5 "Labor not to be rich...For riches... make wings...fly away..."

What's more important than riches? A right relationship with God.

15:16-17 "Better is little with the fear of the Lord, than great treasure..."

16:16 "How much better to get wisdom than gold..."

Q: How can I be rich in life?

22:4 "By humility and the fear of the Lord are riches, and honor, and life."

#### 4. Contentment

30:7-9 "Two things have I required...give me neither poverty or riches..."

We live in a age of discontented people! Just like v 15...

30:15 "The horseleach has 2 daughters crying, Give, give!...never satisfied..."

Beware of greed.

15:27 "He that is greedy for gain troubles his own house..."

Remember something. Money is fickle and undependable. Riches are temporal.

27:24 "For riches are not forever..."

11:28 "He that trusts in his riches shall fall, but the righteous shall flourish like a branch."

We've hit a lot of verses tonight. But barely scratched the surface!

Challenge: This study tonight is not the last word. In fact, I hope it will prompt many of you to dig into Proverbs, and ask God to gain his perspective of money. I challenge business owners to see what God has to say about running a business that pleases Christ. I challenge those that punch the clock to find out how God wants you to use that paycheck. I challenge teens to learn now how to handle money in a way that pleases God.

Take the book of Proverbs, and the rest of God's Word, and dig in, and find God's principles.