

## Northwest Community Evangelical Free Church

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Dave Smith

Sermon manuscript

### Sermon Series: In God We Trust

(Generosity and Stewardship)

#### **A Wealth of Wisdom**

(from Proverbs)

Study #1

#### Introduction: Living with skill...

Most of the Old Testament book of Proverbs was written or compiled by King Solomon, a man whose name has been associated with wisdom for the last three thousand years.

The Bible tells us (1 Kings 4:32) that Solomon spoke three thousand wise sayings. So, it isn't surprising that he recorded some of that wisdom in a book that could be passed on from generation to generation.

So, yes, the words of this book are thousands of years old. And some of the sayings relate to cultural situations that don't exist in 2022.

But the wisdom found in this book is trans-cultural and the truths Solomon speaks apply equally to ancient Israel and to contemporary America.<sup>1</sup>

The book of Proverbs gives wisdom. And we in the West often associate wisdom with untangling tangled philosophical knots.

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<sup>1</sup> Collections of wise sayings were common, and proverbs were a well-known form of literature in the ancient world. There are many parallels between the Proverbs, and other similar types of writings from various cultures of the ancient world. And the Bible contains other "wisdom literature" besides what is found in Proverbs in Ecclesiastes, Job, and several of the Psalms.

That is not what Solomon had in mind when he spoke about wisdom. He was referring to something very down to earth. Something akin to the thought of *skillful living*.

For instance, when Moses described the technical skill required to make the garments for the high priest (Exodus 28:3), to do all the metal work (Exodus 31:3, 6), and the ornate engraving displayed inside the tabernacle (Exodus 35:35), he used the word *wisdom*.<sup>2</sup>

Biblical wisdom, then, does not refer to the realm of philosophy or to intellectual abstractions.

No, when the Bible says that someone is *wise*, it means that they apply what they know to what they have to do. It is the knowledge of how to get along in life, linked to the courage to put that knowledge into shoe leather.

And one more thing.

There is a spiritual component to biblical wisdom. Solomon tells us that the first step toward true wisdom is to learn to fear the Lord. It is to seek to honor Him in all we do.

As we look through Proverbs, we find that there are a variety of ways to honor Him.

We can honor God by the quality of our friendships, by our commitment to serving others, by the pure ways in which we express our sexuality, and by how we manage problem emotions (like anger).

The book of Proverbs speaks to lots of other themes, too, telling us that we can honor God by a wise use of our words, by how we deal with authority figures, and by cultivating compassion.

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<sup>2</sup> As well, sailors who are skilled at sea (Psalm 107:27) and warriors who are skilled in battle (Isaiah 10:13) are both said to be *wise* in their areas of expertise. In Job 39:17, the ostrich's lack of ability to rear her young is seen as a lack of *wisdom* (no skill in mothering). And in Jeremiah 4:22, the prophet rebuked the Jews by saying that they have "skill" (the word he uses is, literally *wisdom*) in doing evil.

### *Wisdom from Proverbs about money...*

Wisdom is a crucial grace to have if we are to navigate life in a way that honors God. Today, we learn some ways to honor God by the wise use of our money.

We all know that money is important if we want to get along in life. It's also crucial that we reckon with the power of money if we want to make progress in our walk with God.

Money and material riches can be used for great good - and it can be a problem. For instance...

- The Apostle Paul says that money is so powerful that the *love* of it can shipwreck your soul. (1 Timothy 6:9-10)
- James, the half-brother of Jesus, says that the *lure* of money can pervert values. (James 2:1-4)
- The Lord Jesus says that the *lust* for money will cause some people to stop following Him. (Matthew 13)

The stakes are high. We've got to learn to handle money wisely or we will lose what is most valuable in life. So, we aren't surprised to find Solomon dealing with money in Proverbs.

### *About this series...*

This morning, and for the next three Sundays, we are going to be exploring the biblical themes of generosity and financial stewardship.

These four messages PLUS the one that Todd Havekost preached on July 31 from 2 Corinthians 8-9 make up this emphasis on a God-honoring use of money.

If you weren't here on that Sunday, I urge you to look on the church website and read, listen to, or watch that message.

Within the messages of this series, I know that I won't say everything that might be said about money. Today, I won't even say everything about money that might be said from Proverbs.

But what I am hoping and praying is that over these weeks, our studies in God's Word will equip each of us to more wisely and in a more God-honoring way handle a very important part of our life before God: our financial life.

My plan today is to look at some of money's potential for help and some of its potential for harm, money's upsides and its downsides.

We'll end on the high note of the positives, which means we'll start by looking at what Solomon says are the dangers money presents.

Proverbs is clear about money's drawbacks. One of those drawbacks is that money is temporary, fleeting.

### **Warning: Money Brings DANGER!**

#### **FLEETING Riches (23:4-5)**

In an old Roman fable, Wealth is pictured as coming toward us in the form of an old man. He is weary. He walks slowly, with a cane.

The point? Rarely does money arrive quickly.

However, as Wealth passes by, it takes wings and flies faster than any bird. Wealth is slow to arrive, but it can be quick to leave.<sup>3</sup>

Solomon, predating the Roman fable, speaks along these same lines in Proverbs.

***[23:4] Do not weary yourself to gain wealth,  
Stop dwelling on it.***

***[5] When you set your eyes on it, it is gone.  
For wealth certainly makes itself wings,  
Like an eagle that flies toward the heavens.***

Riches that have been accumulated through long years of labor, thrift, and shrewd investing can be lost in an instant. The man or the

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<sup>3</sup> From the Roman poet, Lucian.

woman who places security in the fortress of wealth is placing security in a sandcastle.

Some people believe that the unseen world of faith is a make-believe world. Wrong. It is the person who trusts in his property or her bank account who lives a delusional life.

We could easily come up with a long list of men and women who have scrimped and saved for decades, only to be ambushed by a financial collapse.

Bank failures, market turnarounds, health woes, scams by others, family emergencies, and “bad luck” all happen. And they all conspire to ensure that we never have that elusive “enough.”

And even if we keep our money and enjoy a leisurely retirement, money is a commodity with an expiration date. Written all over the directions for the use of money, is a warning: *“Not valid for use after consumer’s demise.”*<sup>4</sup>

When this life is over, the biggest portfolio imaginable won’t be of any use to us at all. Money is a vapor. It is temporary.

Then there’s this. Solomon wants us to know that if we are not careful, material wealth can poison relationships. Money can easily change how we relate to others.

### **DIVISIVE Riches (18:23; 19:4)**

***[18:23] A poor person utters pleadings,  
But a rich person answers defiantly.***

Money can harden us. If we are not careful, we can end up valuing people on the basis of their economic status.

We find that thought in the New Testament letter written by Jesus’ half-brother, James.

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<sup>4</sup> When one of John D. Rockefeller’s top aides was asked how much money the old man left behind when he died, the aide is reported to have replied, *“All of it.”*

James cautions Christians against welcoming the rich man to the best seat in the house of worship and then telling the poor man to sit on a stool. (James 2:1-4)

Money sets before us the temptation to view others as more or less valuable, based on how much “stuff” they have, based on their “net worth.”<sup>5</sup>

None of us want to believe that this is true of us, but the temptation to do that is real. It can happen.

Money is not evil. But it is dangerous. On the one hand, it’s a terrible place to put security. On the other hand, it can lead to a terrible valuation of people who don’t have it.

Money carries with it these and other hidden dangers. Money is very expensive.

Still, money isn’t bad. The problem with money is not money. The problem with money is what we do - or don’t do - with money. And it is possible to use money for great good.

So, let’s turn back to Proverbs and look at the opportunities for good that are before us if we use our money wisely and well.

I’m going to mention three good things this morning that money can help us do. It can enable us to help people. It can shape and develop character. And it can allow us to show our faith in God.

First, let’s look at our use of money and faith.

I’ll begin by making what I feel is a critical distinction between “faith” and “presumption.”

### **Money Also Brings Great OPPORTUNITY!**

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<sup>5</sup> “Net worth” is a benign term that can be misconstrued to mean that the more *wealth* a person has, the more *worth* that person has.

## Money Provides the Opportunity to Show FAITH

*An important distinction: FAITH vs. PRESUMPTION*

Faith, as defined by the Bible, is **[Hebrews 11:1]...the certainty of things hoped for, a proof of things not seen.**

Faith takes a promise or a command of God and acts on it, even if it is hard, even if a particular “word” of God doesn’t seem to make a lot of sense.

For instance, when you exercise FAITH in a relationship with a friend, you treat them lovingly, even when they are acting in an unlovely way.

You may not feel like loving them. But you believe that God’s Word is true. You remember that He calls you to love - and so you act on that command. That’s faith.

Presumption is different from faith. Presumption does not relate to God’s promises, but to my hope as to how life is going to turn out.

Imagine that I might want to go camping on a Friday night. (That would not be an unreasonable imagining.)

But, while packing up for the overnigher, I see on my weather app that there is a 90% chance of severe thunderstorms due on Friday night in the area where I’m planning to camp.

I could certainly keep my plans intact. I like sleeping in a tent in a storm.

But, if I wanted a sunny sky and a starlit night, it would be presumptuous to go, given that forecast. It would be presumptuous of me to not carry a tent or to take a poncho.

Proverbs tells us that there is such a thing as *financial presumption*. Some might call it *faith*. Solomon says it is foolish when we do what he calls “shake hands.”<sup>6</sup>

*Financial presumption takes the form of “shaking hands”*

What does Solomon mean by a “handshake”?

In Solomon’s world, you *shake hands* when you (the buyer) acquire an asset and promise to pay the seller for that asset over time.

Part of that agreement, of course, is that if you don’t pay the seller back, you have broken your pledge and the person with whom you shook hands can take the asset back.

In today’s lingo, it is called taking out a loan. This is a *secured* loan, meaning that you put that asset - or another asset - up as “security” in case you default on the “handshake.”

Solomon counsels against entering into an agreement where there is a handshake of this sort involved.

Speaking from his own life experience as a king and his observation of the problems associated with going into debt, he tells us that being involved in financial handshaking can easily lead to financial handwringing.

Solomon, on making pledges (taking out loans)

**[22:26] Do not be among those who shake hands, Among those who become guarantors for debts.**

**[27] If you have nothing with which to repay, Why should he (your creditor) take your bed from under you?**<sup>7</sup>

Or this...

**[11:15] He who is a guarantor for a stranger will certainly suffer for it,**

**But one who hates being a guarantor is secure.**

<sup>6</sup> An older term for this concept is *surety*.

<sup>7</sup> Cf. also 6:1-5; 11:15; 17:18; 20:16; 27:13.

Solomon isn't being subtle here. He says that taking out secured loans is unwise.

Your creditor can take you to the cleaners if you end up falling on hard times and can't meet the conditions of the loan.

In Proverbs 22:7, he speaks more broadly about indebtedness.

***[22:7] The rich rules over the poor,  
And the borrower becomes the lender's slave.***

Taking out a loan is promising to pay for something later without the certain means to do so.

Financial dealings like these are not steps of faith. They are presumptuous. The less certain the means to repay, the more presumptuous.

When I promise to pay back a loan on a monthly basis, I am presuming on the future. I am presuming on my health and on my ability to earn.

Now, obviously, lots of people do OK in such deals. Just as obviously, lots of people have gotten in lots of trouble by taking out loans and going into debt.

It doesn't take a degree in Economics to know that there are people whose gambles haven't paid off. The wreckage is all around us.

So, Solomon urges us to think of what a financial setback would do to our ability to pay back a loan.

- What would happen if I was involved in an accident?
- What would happen if I got seriously sick?
- What would happen if I lost my job?<sup>8</sup>

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<sup>8</sup> There may be truth in the statement, "I am more secure taking out one loan than another," or "I am better able to pay back a loan than another person." But we are simply making a choice about how far up the beach we are building our financial house. It is still on the sand. Of course, it is commendable to build on the high sand, as opposed to the low sand. But let's not kid ourselves. When we take

Now, you might say that you are trusting the Lord that you won't lose your job or get sick or hurt.

OK.

Where in Scripture do you find God promising that these things won't happen to you? Right? Nowhere. That is why Proverbs says to beware of debt.<sup>9</sup>

So, let's back away from a 2022 American mindset that is committed to upward mobility. Let's admit that the Bible doesn't adhere to a get-ahead-by-taking-financial-risk mentality.

And let's observe that Scripture presents the life of faith in terms of trust in God in the situation in which we find ourselves. Scripture commends us to be content with what we have.

*Faith takes the form of contentment (see also 30:7-9)*

***[15:16] Better is a little with the fear of the Lord,  
Than great treasure and turmoil with the treasure.***<sup>10</sup>

When you and I make the fear of the Lord and walking by faith our top priorities in life, the overwhelming internal pressure to buy, to accumulate, and to get more begins to subside.

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out a loan, we are trusting in the future, in our ability to make an income, in the stability of our economy, in our health, etc.

<sup>9</sup> Below is a relevant quote from Hudson Taylor, a faithful missionary to China, "If the [Bible] taught me anything, it taught me to have no connection with debt. I could not think that God was poor, that He was short on resources, or unwilling to supply any want of whatever work was really His. It seemed to me that if there were lack of funds to carry on a work, then to that degree, in that special development, or at that time, it could not be the work of God."

<sup>10</sup> The Apostle Paul agrees. ***[1 Timothy 6:6] But godliness actually is a means of great gain when accompanied by contentment. [7] For we have brought nothing into the world, so we cannot take anything out of it either. [8] If we have food and covering, with these we shall be content.***

We start learning to be content. We remember that God has said, ***"I WILL NEVER DESERT YOU. I WILL NEVER ABANDON YOU."*** (Hebrews 13:5)

We aim for the rest in our spirits that comes with contentment.

Now, you might still be having a problem with what I just said about taking out loans.

So, you point out to me, *"But Dave, Solomon never says, 'THOU SHALT NOT EVER TAKE OUT A LOAN!'"*

True. He doesn't. And that stands to reason. It is the nature of Proverbs to advise, not command.

But he is giving sound advice about how the world works, and how we can best get along in it.<sup>11</sup>

Taking out a loan is risky, and the risks often don't work out. Plus, we demonstrate our trust in God to a watching world when we do something as simple as *live within our means*.

On the minus side, then, Solomon would tell us to be cautious of loans, wary of credit, and scared of debt. Solomon and I will be thrilled if we all leave this morning scared to take out a loan.

Proverbs also highlights that the way in which we acquire financial resources can be a GREAT way to demonstrate God-honoring integrity.

One tremendous way to demonstrate integrity is by working.

We'll start by looking at a guy who doesn't handle financial matters with integrity: the lazy one. Or as other versions of the Bible translate it: the sluggard.

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<sup>11</sup> Solomon has just one piece of advice for those who now find themselves in the clutches of suretyship (in debt beyond current resources or even beyond the ability to repay). Get out! See Proverbs 6:1-5. If you are in debt, work hard to get out of it. If you are not in debt, take Solomon's advice and continue on that wise course.

## Money Provides the Opportunity to Show CHARACTER

*WISDOM - seen in how we earn money*

FOOLISH: Wait for money (sluggard)

***[21:25] The desire of the lazy one puts him to death, For his hands refuse to work;***

***[26] All day long he is craving, While the righteous gives and does not hold back.***

The lazy one / the sluggard is the most pathetic - and the most comical - character in Proverbs.

This is the man who is so lazy that he eats his food raw (12:27), doesn't trim his shrubs (15:19), spends all day in bed (19:15), is too lazy to get out of the middle of the street when a lion appears (22:13), and never goes to work (20:4).

The sluggard's way lands him in predicaments from which wisdom would protect him. Clearly, we don't want to be a sluggard.<sup>12</sup> Sluggards suffer want because they don't work.

Others suffer, not of want, but because they have riches they didn't work for.

Solomon would tell us, *"Beware easy money."*<sup>13</sup>

FOOLISH: Easy money (dangerous inheritance)

***[20:21] An inheritance gained in a hurry at the beginning Will not be blessed in the end.***

Now, there is nothing wrong with someone leaving an inheritance to the next generation.

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<sup>12</sup> See also Proverbs 6:6-11.

<sup>13</sup> Solomon himself was certainly born with a silver spoon in his mouth, and it may be that he was bemoaning that fact through this Proverb.

Most parents and grandparents want to be in a position to bless the generations coming after them with gifts. But it is easy for an older generation to destroy the younger with too much, too soon.

If the more mature want to bless their children, they will instill in the younger generations timeless truths about how money and work work together before they give them their money.

They will ensure that the young learn stuff like:

- the value of money, as in, an honest day's work for an honest day's pay.
- the necessity of setting up and living within a budget.
- the importance of saving for a rainy day.
- the long-term benefit of buying quality (cheaper is often cheap for a reason).
- the wisdom of taking good care of assets.

And then, beyond nuts-and-bolts practical matters, the older will teach and model such wisdom nuggets as:

- the grace of delayed gratification.
- the beauty of setting aside funds to help the less fortunate.
- the delight of using \$\$\$ to support God's work on earth.

If the older generations do not teach and model how to handle money well, tragically, money will handle the younger generation.<sup>14</sup>

Solomon says, *"Don't be a sluggard. Beware of easy money."*

Instead, wise people honor God and demonstrate integrity by...wait for it: work.

WISDOM: The glory of W-O-R-K

**[14:23] In all labor there is profit,**

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<sup>14</sup> First cousin to "easy money" is the "get rich quick" mindset. Proverbs 28:20, 22 warns against someone who *"makes haste to be rich"* and says that one who hastens after wealth has *"an evil eye."* This is the person who has a grasping inner spirit, always longing to "make it" on one roll of the dice, one lottery ticket, one bold, adventurous business move, one shrewd stock trade.

***But mere talk leads only to poverty.***

***[10:4] Poor is one who works with a lazy hand,***

***But the hand of the diligent makes rich.***

***[5] He who gathers in summer is a son who acts wisely,***

***But he who sleeps in harvest is a son who acts shamefully.***<sup>15</sup>

The Bible regards your work as an honorable thing. Earning money by hard work so that you can do God-honoring things with that money pleases the Lord.

So, let me just take a minute to say how honored and grateful I am to know you men and women and young people here at Northwest who honor God by your diligent work.

The Bible says that work is valuable and meaningful. If we want to be people of integrity, we'll avoid the sluggard's path. We'll work and we'll work hard, ***"as for the Lord."*** (See Colossians 3:23)

But, integrity, a key means of honoring God with money, also has to do with the routine decisions we make that reflect honesty.

In the ancient culture of the Bible, there were certain ways to violate honesty and integrity that everyone knew about.

*WISDOM - seen in our financial integrity*

***[11:1] A false balance is an abomination to the LORD,***

***But a just weight is His delight.***

***[22:28] Do not move the ancient boundary***

***Which your fathers have set.***

Today, we breach integrity when we:

- take out a loan we have no intention of repaying.
- don't report all the income that we should to the IRS.
- pad a business expense account.

But, when we are honest and above board in the way we deal with money, we become trustworthy. Our word is our bond.

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<sup>15</sup> By way of contrast, note Proverbs 10:2 - ***Ill-gotten gains do not profit.***

We become men and women of integrity. We even increase the chance that we'll be an effective witness for Jesus.

This morning, we will view one more great opportunity that money presents to us. In addition to allowing us to showcase faith and integrity, money also allows us to be generous.

We've heard Solomon's wisdom when it comes to accumulating money. Now he has some things to say about getting rid of it.

### **Money Provides the Opportunity to Show GENEROSITY**

#### *Proverbs' glaring omissions*

Often, when we talk in church about "stewardship" and "generosity," we are talking about giving, and specifically, giving to the church."

I will have things to say about this in the weeks to come, especially next Sunday, but not so much today.

There are places in the Bible that speak about giving to expand God's kingdom by supporting missionaries. Proverbs doesn't.

There are places in the Bible where we read of the principle of reciprocity - give to the people and the places where you have been blessed. Proverbs doesn't.<sup>16</sup>

Of course, I believe it is good and right to pay taxes, to support the church that supports you, to give to support other ministries, and to use your money to expand God's kingdom work.

But since we're studying Proverbs, I'm going to end with what Solomon emphasizes.

He says that we are to use our money to meet needs. Help people. For those of us who know Jesus, we are to use our money to serve those who are in material trouble in His Name.

*Proverbs' glaring emphasis: USE MONEY TO MEET NEEDS!*

#### The verses

Listen to some of the proverbs that say just that.

***[19:17] One who is gracious to a poor person lends to the Lord, And He will repay him for his good deed.***

***[21:13] One who shuts his ear to the outcry of the poor Will also call out himself and not be answered.***

***[22:9] One who is generous will be blessed,***

***Because he gives some of his food to the poor.***

***[28:27] One who gives to the poor will never lack anything, But one who shuts his eyes will have many curses.***

***[31:20] [The wise woman] extends her hand to the poor, And she stretches out her hands to the needy.***

***[31:21] She is not afraid of the snow for her household, For all her household are clothed with scarlet.***

#### The motivation

Solomon commends generosity to those in need. But, while we can't miss that giving is good for the recipient, we also can't miss that giving is good for the giver.

Every one of the proverbs I just read included either a blessing to the giver or a negative to the one who isn't generous.

God is a gracious rewarder of those who generously give to serve the poor. And this is a theme that we see repeatedly in the New Testament, too.

And how might God reward or bless the giver?

- He might entrust more money to a generous giver so that the generous giver can give even more.

<sup>16</sup> There are places in the Bible that teach about the importance of *tithing* (all in the Old Testament) and *paying taxes* (all in the New Testament). As far as I could find, Proverbs only references tithing once. (Proverbs 3:9)



- He might bless the giver with a profound sense of satisfaction that something good is being done with the money they give.
- He might bless with a wonderful relationship between the giver and the recipient.
- He might bless with a deepened relationship with Himself, the ultimate Giver.
- He might choose to reserve blessing for the life to come when the giver will hear, *“Well done, good and faithful servant.”*

There is no telling in what way God will bless us as we give. But as Proverbs makes clear, He can be counted on to enrich us in any of the many ways in which He might do that.

Here at the end, I’m going to suggest a couple of ways you can use your money to serve the poor through two ministries of our church.

### **Conclusion: A Moment for Ministry**

#### *The Food Pantry*

One, there is the Food Pantry. You heard Jeff and Kelda Sattler give an announcement about the Food Pantry a few weeks ago.

You can give to this ministry by either giving groceries that you shop for or by contributing financially. And this ministry, as the Sattlers made clear, is having great impact.

Our records show that over the past twelve months our church has given out over twelve hundred bags of groceries to food-insecure friends and neighbors and members.

Since each bag of groceries is intended to provide breakfast, lunch, and dinner to feed a family of four for one day (twelve meals), we have provided roughly 14,000 meals to our community.

Multiply that over the twenty+ years that we have had this ministry and it is clear: Your generosity is meeting pressing needs in Jesus’ Name.

#### *The Benevolence Fund*

Two, we have what we call a Benevolence Fund here at Northwest.

This is a special fund of money that is specifically used to meet pressing financial needs other than food.

Over the years, money from the Benevolence Fund has been used to provide help with medicines, rent, utilities, car repair, car purchases, clothing, and other necessities.

Over the past twelve months, we have been able to give to members of our church - Northwest and Encuentro - and to members of our community gifts totaling right at \$7,000. Again, generosity is meeting pressing needs in Jesus’ Name.

But here’s the catch.

Giving a gift to Northwest’s General Fund doesn’t help the Food Pantry or the Benevolence Fund.

The only way to give to either of these ministries is to designate on your check or as you give online that you want the money to go to the Food Pantry or to the Benevolence Fund.

These are ministries that are supported separately from the General Fund, and only by designation.

So, if you want to follow the wisdom of Solomon and use your money to serve those in material need...

...keep your eyes open to see where you can give to friends and to family.

...prayerfully consider making regular donations to these two ministries at Northwest.