

Proverbs –
Money Matters

American Money

- Many Americans need financial counseling. Proverbs provides it.
- Summary of Proverbs –

Three categories –
Three M's

I. Money May Be A Blessing

Blessings of money –

- Prov.3:16, Length of days is in her right hand,
In her left hand riches and honor
 - Wisdom visits you with gifts in each hand (13)
 - Right hand: length of days
 - Left hand: riches and honor
 - Wisdom never comes home alone
 - 1 K.3:11-13
- Prov.10:15, The rich man's wealth is his
strong city; The destruction of the poor is
their poverty

Conditions

- Work: Prov.10:4, He who has a slack hand becomes poor, But the hand of the diligent makes rich
 - Sluggard may excuse laziness
 - Farmer vacations in harvest season?
 - “No pain, no gain; no sweat, no sweets”
 - 2 Th.3:10

Conditions

- Gratitude: Prov.10:22, The blessing of the LORD makes one rich, And He adds no sorrow with it
- 22:2, The rich and the poor have this in common, The LORD is the maker of them all
 - Source of wealth: God's blessings... USA

Conditions

- Generosity: Prov.11:25, The generous soul will be made rich, And he who waters will also be watered himself
 - God gives the property and then reimburses the man for his charity!
 - Ac.20:35
 - “What we are is God’s gift to us; what we become is our gift to God.”

I. Money May Be A Blessing

II. Money May NOT
Be A Blessing

Money is not as important as . . .

Righteousness. 11:4, Riches do not profit in the day of wrath, But righteousness delivers from death.

- With men, money can buy almost anything
- With God, it cannot buy forgiveness of sins, or turn away His wrath
 - Catholicism (John Tetzel)
 - Aesop

Money is not as important as . . .

True riches. 13:7, There is one who makes himself rich, yet has nothing; And one who makes himself poor, yet has great riches

- He strives for wealth, pretends to be rich, but has nothing
- Not all rich, act rich

Money is not as important as . . .

True friends. 14:20, The poor man is hated even by his own neighbor, But the rich has many friends

- Fair-weather friends...
- Cicero: . . . 'swallows'
- Keeble

Money is not as important as . . .

Good wife. 19:14, Houses and riches are an inheritance from fathers, But a prudent wife is from the LORD

- God also gives houses and riches, but even these cannot compare to a good wife

Money is not as important as . . .

Good name. 22:1, A good name is to be chosen rather than great riches, Loving favor rather than silver and gold

- Shoplifting – the five finger discount
- “Hard work never hurt anybody, but why take a chance?”

Money is not as important as . . .

Permanent treasures. 23:4-5, Do not overwork to be rich; Because of your own understanding, cease! Will you set your eyes on that which is not? For riches certainly make themselves wings; They fly away like an eagle toward heaven.

- 27:24, For riches are not forever, Nor does a crown endure to all generations.
- Lk.15, prodigal son

Money is not as important as . . .

Integrity. 28:6, Better is the poor who walks in his integrity Than one perverse in his ways, though he be rich

- Honest poverty is better than corrupt wealth any day
- WHY is this true?

Why does integrity trump money?

11:28, He who trusts in his riches will fall, But the righteous will flourish like foliage

- 1 Tim.6:17, Command those who are rich in this present age not to be haughty, nor to trust in uncertain riches but in the living God, who gives us richly all things to enjoy.
- 1 Co.1:26, For you see your calling, brethren, that not many wise according to the flesh, not many mighty, not many noble, *are called.*

Why does integrity trump money?

21:17, He who loves pleasure will be a poor man; He who loves wine and oil will not be rich

– Small leaks...

22:7, The rich rules over the poor, And the borrower is servant to the lender

Avoid this disaster by . . .

- Learning contentment. Ph.4:6-7
- Controlling debt. ♦ Credit card debt...

Why does integrity trump money?

23:4, Do not overwork to be rich; Because of your own understanding, *cease!*

- Do not neglect family for fortune

28:11, The rich man is wise in his own eyes,
But the poor who has understanding searches him out.

- Dn.4

Why does integrity trump money?

28:20, A faithful man will abound with blessings, But he who hastens to be rich will not go unpunished

28:22, A man with an evil eye hastens after riches, And does not consider that poverty will come upon him

- *Get-rich-quick schemes should be renamed – ‘lose-it-all-quick’ plan*
- Gen.13 . . . Lk.12

I. Money May Be A Blessing

II. Money May NOT Be A Blessing

III. Which Is It?
That Depends

The choices

30:8-9, Remove falsehood and lies far from me; Give me neither poverty nor riches-Feed me with the food allotted to 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.

- Poverty may tempt him to neglect God
- Riches may tempt him to exalt things, pamper the flesh, neglect the soul

Balance is the key

- Some are hoarders: never learn to give.
Children and candy.
- Some are wasters.

Remember...

- “Just because you get the monkey off your back doesn’t mean the circus has left town”
- Some have learned the importance of honest money-handling – love Lord and your soul more than money

“Wealthy” thoughts about money

1. I have made many millions, but they have brought me no happiness – John W. Rockefeller
2. The care of \$200,000,000 is enough to kill anyone. There is no pleasure in it – W.H. Vanderbilt
3. I am the most miserable man on earth – John Jacob Astor
4. I was happier when doing a mechanic's job – Henry Ford
5. Millionaires seldom smile – Andrew Carnegie