



The Skill of Getting, Managing & Giving Money

SERIES: *Wisdom for Back to School*

One of the big issues we all have to deal with as followers of Christ is trust. Sooner or later, each of us has to decide whether or not God can be trusted. Let me ask you at the very beginning of this message whether or not you believe that God is absolutely trustworthy to deliver on what he promises?

Many of you came to a point in the past when you decided to take God at his word with regard to his promise to save you. You realized you couldn't save yourself, and you heard the promise that if you simply placed your trust in Jesus Christ as your sin-bearer he would forgive all your sins. You believed that promise and asked the Lord to come into your life. At that moment you learned for the first time that God could be trusted. He forgave your sin and he came into your heart and began to transform your life just as he said he would.

Some of you have been walking with God for some time now and you've experienced the trustworthiness of God in many areas. You've seen him carry you through painful circumstances. He's guided you in tough decisions. I've been a Christian now for almost 35 years. As I think back on my life I can hardly believe how faithful God has been at every turn. As a new Christian he led me to a college where I could grow in my faith. One of them was an 18 year old girl who loved Christ more than anyone else I had ever known. Three years later she agreed to be my life's partner. He opened a door for me to be mentored by great men like Ray Stedman. He led us into ministry at a little church in Pleasanton, and then to seminary, and then 21 years ago to this church. All of this just reminds me of my conviction God CAN be trusted.

Some of you are looking at your bulletin AND wondering if I've forgotten what I'm supposed to be speaking on this morning—money. I haven't forgotten. You see, we need to understand that our problem with money is really a trust issue rather than a monetary issue. At the very heart of this issue is whether or not God can be taken at his word. At the root, we're not talking dollars and cents this morning; we're talking about faith; faith based on God's word and track record in your life of keeping His word. God has made it very clear that if you trust him and obey him in this area he will pour out a blessing on your life so great that you won't be able to take it in.

We're looking at the book of Proverbs because more than any other book it teaches us street level wisdom; the kind we need at school or work or even at the bank. Today we're going to see what Proverbs says about getting money, managing money and giving money. Beneath all the wisdom that Proverbs gives us in these areas is the issue of trust.

I. GETTING MONEY

Let's start with getting money. We may not get as much as we want, but somehow we all get money. There are a lot of ways to get money. You can win the lottery. You can rob a bank. You can inherit a fortune. You can hit it big in the stock market. It's interesting, in times of recession people often turn to the wrong places for help. An article in Kiplinger's *Personal Finance* magazine says, "When storm clouds gather over the economy, people often seek shelter in a glass of whiskey, a pack of cigarettes, or the green blaze of a roulette table. That's why many financial advisors are telling clients to invest in sin as a bulwark against a possible recession." He's referring to the fact that tobacco, alcohol, and gambling are called "sin stocks" or "vice funds." If you want to make money in a recession, invest in sin. But Proverbs tells us that how we get money says a lot about who we serve. It says that there is a right way to bring it in, which God blesses.

A. Hard work: Proverbs says two things about the right way to get money. First, the best way to get money is through plain old hard work. Look at 10:4: **"Poor is he who works with negligent hand, But the hand of the diligent makes rich."** Look also at 14:23: **"In all labor there is profit, but mere talk leads only to poverty."** Finally look at 28:19: **"He who tills the land will have plenty of food, But he who follows empty pursuits will have poverty in plenty."**

These Proverbs contrast two kinds of people—the lazy (sluggard) and the diligent; the hard worker and the one who does just enough to get by. The one who works with a "slack" or "negligent" hand will end up in poverty. In contrast to that is the "diligent" person who is intelligent, focused, and persistent in his work. He'll become "rich" and have "plenty of food." When Proverbs talks about being "rich" it means something different than what we mean. It's not talking about someone who lives in a mansion with an endless supply of money. It's talking about anyone who has the basic necessities of life such as food, shelter and clothing, with something left over; to have a surplus after we take care of our needs.

Work is the God-ordained means for us to get money and provide for our basic needs. It's always been this way. When God created humans he endowed us with the ability to work. Even before sin entered into the world, God gave us the charge to be workers. Work is a gift and not part of a divine conspiracy to make us miserable. This is a rather remarkable fact of life. God could have arranged things so that food, shelter and clothing just kind of appeared out of nowhere without any human involvement at all. Life would be so much more enjoyable and less complicated. Or would it? Why did God make work a part of the package? Because God wanted to bestow humans with a level of

dignity that no other part of his creation had. We're made in the image of God. Part of the glory of God himself is that he's a worker. And so are we. Working is fundamental to our dignity as human beings made in his image! This, by the way, was one of the things that was recovered during the Reformation. Before that there was a separation between secular work and sacred work. The only work that was seen to have dignity was sacred work like the priesthood. But Luther came along and said, "No! There is great dignity in all work! God even milks the cow through you!"

The apostle Paul even makes this a test of our relationship with God. He says in 1 Tim. 5:8, "**If anyone does not provide for his own, and especially for those of his household, he has denied the faith, and is worse than an unbeliever.**" Those are hard words. This doesn't apply to those who have physical or mental conditions which don't allow them to provide for their own. But, if a person won't take seriously the obligation to provide for his family, something is seriously wrong with his faith.

B. God's blessing: Now, just so we don't get prideful in this, Proverbs says something else about how we get money. Look at 10:22: "**It is the blessing of the Lord that makes rich, And he adds no sorrow to it.**" As important as hard work is, God is the source of any material success we have. The rich (those with a surplus) are under the "blessing" or the grace of God. God supplies the resources and the strength for us to work in the first place. When we earn money according to his principles, our surplus is from God. Notice when God supplies, it's an unmixed blessing, i.e. "he adds no sorrow to it." There are ways to get money which have a lot of sorrow attached. But when God supplies, there is no guilt or shame arising from how we got it, and there is no fear of losing it either.

These are the two God-ordained ways of getting money and they go together: the work of man and the blessing of God. We know that apart from the blessing of God we could do nothing and have nothing. So we put our trust in him. But, we also realize that he's given us the privilege of being part of the process through work. So we don't make our trust in him an excuse for laziness.

II. MANAGING MONEY

Once you get money, you have to manage it. Let's talk about managing money. I'm reluctant to talk about this because there are those who could talk about it with far more knowledge and success than I. But this is an issue that Proverbs helps us with.

A. We are stewards: Before we look at what it says about this, let me remind you of an overarching principle—we are stewards. We aren't the owners, we're the managers. Everything we have, including our money, ultimately belongs to God. There is nothing we have that we have the absolute right over to do as we please. God owns it all, yet God has entrusted his resources to us and has made us managers of them. And we're accountable to him for what we do with them.

So we don't have the right to do what we want with what we have because it's not ours in the first place. We're responsible to use what he has entrusted to us in a way that's consistent with what we know about him. Stewards

don't have rights; owners have rights; stewards have responsibilities. Sure, we have a lot of latitude to use and invest what God gives us. But, if I'm going to be a faithful steward, I need to manage these resources in a way that's consistent with my Master's wishes.

This also means that financial decisions are spiritual decisions. I'm choosing to DO something with what belongs to God and I'll be held accountable for that. One day the Master will return and the books will be opened and we'll give an account of what we've done with his stuff. All of those decisions that we felt were very private ones will be exposed to the searching eyes of the Master. I remember once talking to an older friend who was an accountant about how to get control of my finances. He told me that the only way he could help me was if I allowed him to see my checkbook. I wasn't really excited about that kind of exposure. There's something scary about that. But I have to remember that a day is coming when the decisions I've made in this area will be exposed. I'll hand my checkbook over to God.

B. Spending: With that in mind, look at what Proverbs has to say about managing money. Let's talk first about spending. Proverbs assumes we engage in the normal activities of buying and providing for our needs. It doesn't condemn spending money. It's a part of life. But, it does say a lot about the need for self-control. Look at 25:16: "**Have you found honey? Eat only what you need. Lest you have it in excess and vomit it.**" Here we see the need for restraint. The writer uses "honey" to refer to any pleasurable thing that we have the opportunity to enjoy. It doesn't condemn honey. It assumes if we find it we'll eat it. But it tells us not to overdo it. It says, "Eat only what you need." And it tells us the reason is that too much and it will backfire on you, like the kid who eats his entire sack of candy on Halloween night.

If we're going to exercise restraint in what we consume, we need self-control. Look at 25:28: "**Like a city that is broken into and without walls, Is a man who has no control over his spirit.**" This compares a city that's broken into and without walls to a person who lacks self-control. Ancient cities were protected by surrounding walls. A city without walls was vulnerable. It would be looted and pillaged. And so it is for people who can't "control" their own spirit; they're vulnerable.

Think of this in relation to the how the media barrages us with more and more stuff to buy every day. It requires a kind of defensiveness on our part. We need to see this as a kind of war for the control of our spirit.

People spend for a variety of reasons. There are impulsive spenders. These people wander through a mall without any definite reason to be there and all of a sudden they see something they have to have. They didn't know it until they saw it. Of course, it's on sale so they have to buy it because they're saving so much money. By the way, be sure you know the difference between spending and saving. Don't come home and say, "Honey, look what I bought! I saved \$50.00!" Wait a minute, you didn't save, you spent! Nothing went in the bank. Impulsive spenders are controlled by the moment. There are also compulsive spenders. These folks spend to meet some unmet need in their

lives. Spending is a medication for their soul akin to alcohol or drugs. Then there are special interest spenders. These are those who are very disciplined in every area of their spending except for one area of weakness. Maybe it's camera equipment. Maybe it's books, or golf, or clothes, or restaurants, or plants. What kind of spender are you?

If you struggle in this area ask yourselves some questions before you make a purchase. Ask, "Do I really need this?" "Is this is a need or a want." "Can I thank God for this purchase?" If we can't thank God for something, chances are he doesn't want us to buy it. Finally, ask yourself, "Does this fit into my plan?" If you're married, another way of putting this is, "What will my spouse say about this? Does it fit in the budget?" Someone said that a family budget is something to make you worry about money before you spend it. Most of us need that for accountability. There may be some who are so rigid with their budgets that even God couldn't get them to stray from it. That's not what we're talking about. We're talking about parameters to will help us stay on track. Before Lynn and I got married someone told us that we should check with each other on every purchase we made over \$15.00. We found that very helpful as a point of accountability in our spending. Now 30 years have passed and the amount needs to go up, but the idea is still valid.

C. Borrowing: But of course back then we didn't have a credit card. Now we can buy whatever we want, right? This brings us to the third issue—borrowing. Look at 22:7: **"The rich rules over the poor, And the borrower becomes the lender's slave."** This is all about freedom. In that culture it was true that if a person borrowed money and couldn't pay it back he actually became that person's slave to pay off the debt. It's true today as well. Those who borrow more than they can handle eventually end up in a position where they can't pay the debt, especially when they're dealing with excessive interest. They end up in emotional and spiritual bondage to the people they borrowed from. You can be enslaved to worry and guilt and fear.

Debt can be a substitute for trusting God. It's so easy to borrow money or to lay down a credit card that we don't have to trust God to provide anything! If we want something bad enough now we can have it. We don't have to wait for anything. Why pray when I have a credit card? But, debt can be so deceptive. The commercials never show what happens when the bill comes in the mail. It doesn't show the enormous interest rate after Mastercard "fills your flat." It doesn't show the worried look on your face as you think through how long it will take to pay it back. So be careful about debt.

D. Saving: Instead of borrowing we ought to be saving. Proverbs says a lot about storing up for the future. Look at 10:5: **"He who gathers in summer is a son who acts wisely, But he who sleeps in harvest is a son who acts shamefully."** This contrasts the one who gathers during harvest time and the one who sleeps. The one who gathers in the harvest will have enough to make it through the winter. He's working hard now to have enough for later. This is one very obvious reason to save, so that we're prepared during those lean times when there is nothing to gather; so that we have something stored up for the times of

crisis which hit every person and every family.

We all know there are consequences for not saving. But they often seem too far in the future to bring about change. I heard about a new piggy bank available in Japan that literally explodes if you fail to top it off regularly. The company says if the bank explodes, "users must collect the scattered coins and reflect on their laziness."

Saving is easy to talk about but hard to do! Proverbs helps us here too. Look at 13:11: **"Dishonest money dwindles away, but he who gathers money little by little makes it grow."** How do we save money? Little by little over a long period of time. Most people don't save because they feel they can only afford to save so little it won't make any difference. But if you do it little by little it grows! Financial experts have been telling us this for ages. They tell us if we could just save 10% of our income and place it in an interest bearing account we'll have more than enough for the future. I read an article on the amount of money baby-boomers will inherit. The amount is staggering! But, we're not always the best savers. I wonder if we'll have anything to leave to OUR children.

Some of us may not be in a position to save. But most of us, if we're honest, could do it if we had to. Proverbs says, if you can, do it. This isn't talking about living a selfish lifestyle where we hoard everything for ourselves, or even a miserly lifestyle where we count every penny. It goes without saying that this person is being generous with a portion of his income. This brings me to the next area of giving money...

III. GIVING MONEY

A. The practice of giving: Turn with me to Prov. 11:24-26: **"There is one who scatters, yet increases all the more, And there is one who withholds what is justly due, but it results only in want. The generous man will be prosperous, And he who waters will himself be watered. He who withholds grain, the people will curse him, But blessing will be on the head of him who sells it."** This has a lot to say about giving. Notice how many different ways giving or the giver is described. Some of these descriptions are even more poignant because the opposite quality is given as well. The "one who scatters" is contrasted with the "one who withholds what is justly due." "To scatter" means to give freely, almost recklessly. But to withhold what is "justly due" is to not even give the Lord what was obligatory for every Jew. Every Israelite understood that a tenth of all the crops they grew and the money they earned automatically was to be offered to God. These offerings were used to support the Temple and the priesthood as well as those in need.

The writer speaks of the "generous man" which literally means the "soul of blessing," i.e. one who gives out blessings to others. We've all met people like that, and we love to be around them; they refresh us. In the second line this same man is described as one who "waters." In an agricultural economy water was a source of both refreshment and life. This word refers to an abundant soaking of water. This person soaks others with his generous blessings.

The giver is also described as one who doesn't withhold grain, but sells it. The one who withholds grain

does so because he knows that if he waits the demand will become greater and the market price will go up. But he does so at his neighbor's expense because his neighbor needs it now and he can only afford it at today's prices. The generous will sell NOW regardless of the fact that he can get a better price later on. Generosity extends beyond just what we give to the church. It shows up in our business practices and every aspect of our lives.

I heard about a young couple who got married last year and held a wedding reception that was anything but traditional. Instead of hosting a formal dinner, they held a reception at their church where guests were invited to help distribute food to people in need. They wanted to begin their marriage with an act of service to Christ. So they figured out how much money they would have spent on a more extravagant reception and instead used that money to purchase 5,000 pounds of food for those in need. The week of the wedding, they spread the word that a truck with free food would be at the church. Right after their vows, they put on aprons marked "Bride" and "Groom" and joined their wedding guests in distributing food to 100 neighborhood families. When asked about it, they said they wanted to "bless God for blessing us with each other."

B. The rewards of giving: A couple like that will continue to be blessed. Notice the rewards of giving. If we "scatter" our supply will actually increase rather than decrease. As you let go of your resources you won't be depleted. God will actually give you more than you had in the first place. It says the generous man "will be prosperous." This doesn't just mean more money. The word "prosperous" means to be "made fat" which back then was seen as a good thing! The one who was "made fat" was satisfied with life. I think this is talking about what we call "contentment." Our lives will be filled with contentment.

God has so many creative ways of blessing the giver. It's not all about money. The benefits of giving spill over into every area of our lives. God has so many different ways of making our life full and proving his absolute faithfulness to each and every one of us. Do you believe that? Once again, giving is a trust issue. This is the only area I know of in the Bible where God says, "Come on, test me in this!" In Mal. 3:10 God says to Israel, "**Bring the whole tithe into the storehouse and test me now in this, if I will not pour out for you a blessing until it overflows.**"

CONCLUSION

The question is, will we trust him? That's the issue—our willingness to "bank" on God's trustworthiness. Look again at 10:28, "**He who trusts in his riches will fall, but the righteous will flourish like the green leaf.**" The basic issue in getting money, managing money and giving money is who we trust. This isn't a money issue, it's a trust issue. As you work and spend and save and give you have to trust him.

When my daughter Kimberly was eight she said to me, "Dad, why do we even have to have money? Why can't everything just be free? Why was money even invented?" I can sympathize with her. I can't recall how I answered her question. But, I know one thing. He uses money more than any other area to force the issue of trust in our life. Maybe that's why we have money. Maybe that's why it's such a struggle for so many of us. It's not about money; it's about trust.

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