

Proverbs: On Money

Matt Hessel | Proverbs 3

[Video]

Eric

Tamra and I met in college – Purdue.

Tamra

We got married and I thought, “Wow. He’s the one and this is great.”

Eric

I would say that we were living a really good married life. We had a strong relationship out of the gate. And, with the one exception that we started to grow further apart as we began to put work in front of our own marriage.

Tamra

Jesus wasn’t the focus of our relationship. For both of us it was our careers. And we were focused on climbing the corporate ladder, making more money.

Eric

Placing other things in front of the Lord – making them my idols. We had a lot of things but all it caused us was problems, only got us into more trouble in our marriage, only caused to go and want to try to live for more because it had been made our idol.

Tamra

I had the biggest W2 that I’d ever had, it was unbelievable. We had all of these possessions yet we weren’t happy.

Eric

And it got to the point where I wasn’t sure that we were going to go on.

Tamra

In 2012, I sat Eric down and I told him I had drifted so far apart that I wanted out of our marriage. I was probably the lowest in my walk with Christ that I could have been. I mean, I hadn’t read the Bible in years. We’d go to church – I would sit there and go home. That was about it.

Eric

We had kids at the time, I think I probably first made the move to dive back in to the Word, dive back in to prayer, and find a relationship with Christ that I hadn't known before.

Tamra

He opened up his Bible and he was praying. He was praying for me. He was praying for our marriage. He refused to let me go. And slowly, my heart started to soften. Here we are today. You know, the things of the world don't really matter.

Eric

What became more important was our relationship with Christ, bringing us together so that we could actually enjoy what we already have. We've had the best few years of our lives the past few, once we got to that point with Jesus at the core.

Tamra

Now that we have Jesus as the Lord of our lives, together we're much better than we were before.

[End Video]

Matt Hessel

How's everyone doing? Good? Good. Hey, if you're new, if you're checking things out today, welcome. We're glad you're here. My name's Matt, I'm one of the pastors here.

Let me tell you what's going on right now. Every July, our elders tell Aaron, our lead pastor, they give him July to just get out of town. Get out of town with his family, go recharge, study the Word. So, that's what's going on right now.

And, if you've been with us, we're studying through the book of Proverbs. So, today is July 13th. What Proverb are you reading? There are more people in here right now than in the 9 o'clock hour and they were more confident than you guys are – Proverbs 13.

We're in week three in our series in Proverbs so go ahead and open your Bibles to Romans, chapter 1. Makes sense, right? We're doing a series in Proverbs, why not start in Romans? The reason that we're going to start in Romans, before we move into Proverbs, is because we've got a lot of work to do. You may have noticed in your bulletin that today we're talking about money.

I know that that can bring some tension into the room right away. Maybe you're discreetly moving your hand toward your wallet right now to protect it. Relax. Relax. Maybe you're not a Christian and this church thing is new to you. And now, I have successfully confirmed your assumption in the first 30 seconds that churches are all about money, right? They preach either "fire and brimstone" or "give us your money".

Maybe you've come from a church that did some shady things with money that burned you. So, when I say that the sermon is on money, immediately your radar goes off. That's not what today is. There's no hidden agenda. I promise. If you need to just sit back and audit the sermon, do it. That's fine. Pick it apart.

But, if you've been coming here for even just a little while, I hope that you trust me enough to preach on a tense subject like money. That you know that my hope is always that this will be convicting, encouraging, teaching, edifying – that ultimately we all walk out of here just enthralled by the Gospel because the Gospel is always good news even when it shines its light on a tense subject like money.

The reason that we are talking about money is because it's a consistent thread throughout Proverbs – great wisdom and practicality on money in Proverbs. We're talking about money because throughout Scripture we see that one of the main objections, one of the main stumbling blocks to our faith and in our faith is money. So, whether you're a Christian or not – this affects you. This is why Jesus preached on money so often.

And at the same time, when money is put in the correct place - and I'm not talking about a savings account, I'm not talking about an IRA or debt management plans, and I'm not talking about the offering plate - when it's put in its correct place, Scripture says it's a blessing, it's a tool, it's meant to be enjoyed. But it has to be in the right place. The right place I'm talking about is the right place in our hearts.

Very quickly, whenever we talk about money, it's very easy for us to put our heads down and just say, "Okay, what do I do with my money? Just tell me that and let's be done with this." But maybe we neglect one of the most important questions, maybe we skip right past the first question, "Do I possess my money or does my money possess me?" That sounds like a dumb question ... but is it? "Do I possess my money or does my money possess me?"

Let me just be transparent. There have been times in the past where the latter has been true of me and I know that there are going to be times in the future. I've got to guard against it. And if you think you've never wrestled with this question, or you never will, you're either in for a rude awakening or it's already true of you and you just don't know it.

And, let's be clear. This isn't just a rich person question. You can be dead broke and completely possessed by money. And, you can be extremely wealthy and completely free of money. How? Well, what is money? What is it? Not just the obvious answer. What is money? Is it gold? Is it silver? Dollars, Euros, Pounds, Yen? No, those are just forms of money. Those are just the names of money. Money defined is power. Power. It's a commodity that we get to use to exchange for goods and services. We can use it to get something else. So that has value.

So, when I said, "What is money?", I'm sure that someone said to themselves, "Time is money." Why do we say that? Because time is valuable, or at least it should be. We value money and we value time. Money is a product of our hard work, our initiative, our skill, our time. It's translated, then, into a tangible currency. You know a dollar, by itself, is just a piece of paper. The only thing that it's good for is to start a small fire or to write a note on. That's it. A quarter, by itself, is just a piece of metal. It's good for literally nothing. Coins are annoying even when they have value – let alone no value.

But a piece of paper called a dollar and a piece of metal called a quarter have value, because, number one – the Federal Government says that this is the form of currency that can be used for goods and

services and, number two – they tangibly represent our intangible assets: our time, our work, our initiative, our skill. Money represents something from us and it can get something for us. So it has value. It has value. And because it has value it has power. And just like anything else that has power, it can either end really well for us or really bad, depending on how we view it and what we do with it.

And because it has value, because it has power, because it can get us what we think we want, what we think we need, because we see that it seems to make other people happy and satisfied, because rich people seem to be set and poor people seem to be cursed, because the world tells us to pursue after this harder than anything else, especially in America, because we let it identify ourselves, because we compare ourselves to others when it comes to income, because we let our self-worth be attached to it, because our status is attached to it, because we're afraid of what will happen if it runs out, because of all this we're tempted to put our hope in the power of money whether we realize it or not. And whatever you put your hope in – you'll crave.

So, if your hope is in Jesus, you crave Jesus. If your hope is in the government, you'll crave victory for your candidate or your party. If your hope is in a relationship, then you'll crave that person. If your hope is in IU basketball, you'll be repeatedly disappointed (Laughter). Just to be clear, I'm an IU fan; it's just been a rough couple of years. And if you're laughing because you're a Purdue fan, let's be honest – you have a lot more to be disappointed in. See, I'm an equal opportunity offender. If our hope is in money then we will crave money, right?

So, is money a blessing or a curse? Not how much you have or how little you have, but itself. Money itself, is it a blessing or a curse? Because there are rich people cursed by money and there are some of the poorest people in the world blessed by money. I've seen both. Money itself, is it a blessing or a curse? Well that completely depends on the individual.

I Timothy 6:10 says, "For the love of money is a root of all kinds of evils. It is through this craving that some have wandered away from the faith and pierced themselves with many pangs." So the Bible would say money itself – not a curse, not at all. What makes it a curse is when we put our hope in it, when it's our life, when it's our craving then it becomes a curse because we've made it a god.

And we would all agree on this. In fact, if we went downtown today and just took a poll of 100 people, I bet we'd come back 100 percent. We would all agree that something's wrong with the world, right? Something's broken. Because something's broken, everyone feels the need to be safe. Everyone has the desire, because of brokenness, everyone feels the need to be fulfilled, to be satisfied, to be restored, to be redeemed. We want to put our hope in something to save us. And whatever we do - whenever we put something in the top spot - whatever we put our hope in, it's in the top spot of our lives which is the spot meant for Jesus Christ alone, whether you believe in Him or not. Whenever we put something in the top spot we deify it.

And, here's the thing - whatever you deify you will eventually demonize. You will make it a curse. Because whatever's in that top spot to redeem, to restore, to fulfill, to satisfy – whatever we put our hope in, it can't live up to the divine expectations that are meant for Christ. It can't hold the weight. So whatever we put our hope in, those divine expectations will never be met and we'll demonize it. We'll curse it, whatever it is.

So, my spouse who is supposed to make me happy, he was supposed to fulfill me, he was going to satisfy me – he was the missing piece and that's just not happening. What's wrong with him? What's

wrong with her? It just spirals down. Just spirals down. And the divine expectations are not met. We'll demonize it.

Money is no different, no different, not at all. That's why, depending on how you answer that question, "Is money a blessing or a curse?" will tell you whether you put your hope in money or not. Do we really want to put our hope in money? I mean, is the dollar that strong? What did the Dow close out at on Friday? 17,000? That's not bad but we've seen before that the market can go south quick. Do you really want to put your hope in money?

Solomon speaks directly to this. He's got a very unique perspective on money, a perspective that none of us will ever have. Let me give you a little bit of his resume. Solomon writes the majority of Proverbs and then he also writes the book right after, Ecclesiastes. And that book echoes a lot of the same wisdom that is in Proverbs. The Bible also says that Solomon was the wisest man, next to Jesus, the wisest man to ever live. None were wiser before him, none were wiser after him. I'm not saying that you're not wise. I'm just saying that the Bible says that you and I, we're J.V. compared to Solomon and the wisdom that he had.

Solomon also had cash. The guy had bank. II Chronicles gives us just part of his financial portfolio. Listen to his financial portfolio. In gold, in a year Solomon would get 666 talents of gold. Interesting number, kind of ironic, creepy, but that's the number he got – 666 talents of gold. That doesn't mean a whole lot to us. A talent was a Hebrew measurement for weight. One talent was roughly 75 pounds. Okay, now our interest is sparked, right?

So, I did some math based upon the price of gold today to see what Solomon's gold amount would translate into in dollars today. Listen to this. I had to write this down. I can't memorize these numbers. In a year, Solomon would get one billion – that's billion with a "B" – one billion, sixty million, four hundred and fifty-eight thousand, four hundred and eighty dollars in gold.

Wow! You break that down by month – he would get, in a month, eighty eight million, three hundred and seventy-one thousand, five hundred and forty dollars in gold.

Now, LeBron James is getting ready to sign a max contract. I don't know if he's signed it or not yet but it should be somewhere in the range of 120 million dollars over five years – 120 million dollars in five years. A lot of money. Solomon looks at that and says, "120 million in five years? That's like New Years to Valentine's Day to me, bro'. That's nothing."

You break it down by day and Solomon would get – a day – two million, eight hundred and fifty thousand, six hundred and ninety four dollars to do with whatever he wanted. And that's not even all of his gold. Merchants and explorers would come and give him gold. And he also had plenty of silver, and livestock, and wheat, and olive oil – all forms of wealth that are not in those numbers.

Here's the very deep and insightful point I'm trying to make, Solomon was rich! (Laughter) Just stinking rich. I mean this guy had more money than we can imagine. He even says in Ecclesiastes, "Hey, anything I desired – anything -I didn't deny myself. I didn't." And he had the means to do it. You and I – not in that boat.

Now, this is just my opinion so take it for what it is worth. I think that one of the reasons that the Lord blessed Solomon with this kind of wealth was so that he'd have credibility with us when he says what he

said in Ecclesiastes 5:10. He says, "Money won't satisfy you. And if you think it will satisfy you it will never be enough, it will never be enough. It's vanity." The New Living Translation says it like this, "If your love is for money it will never be enough. How meaningless to think that wealth can bring true happiness."

It's easy for the guy who is broke to say that. It's easy for the guy who is struggling to make ends meet, it's easy for the guy who is maybe right in the middle of middle-class to say that money won't satisfy you, but he'll never be able to test out the theory completely. What about the guy who has more money than all of our incomes combined? And we've got some heavy hitters here. What about the guy who says, "I have more money than you could dream of. Everything I could think up – it was mine. And it was all vanity. Meaningless. If you think that money will satisfy you, it won't. Trust me, I've been there." And that's the theme of Ecclesiastes. He says, "It's all vanity. Meaningless."

And, a point that he pounds in Proverbs and in Ecclesiastes is that if you spend your life seeking money, you will never find the happiness it promises. Never find it. That's what Eric's and Tamra's story told us. They got baptized last night. What do you think that their hope is in? What do you think they value more? Their baptism – their new life in Jesus and the hope they have in Him or in the American dream that they've lived and gone even past? Which one do you think they value more?

If our hope is in the power of money all that is going to do is bring sleepless nights and fear because, what if it's gone? What if it runs out? What if it's taken? Hope in money will skew money. It will skew it.

Listen to this quote from Mark Cuban. If you don't know who Mark Cuban is, he owns an NBA team and he's a billionaire entrepreneur. He says, "Work like there is someone working 24 hours a day to take it all from you." Work like there's someone working 24 hours a day to take it all from you. Now, I don't have anything against Mark Cuban. The guy's brilliant. This is actually an inspiring quote but it also shows how we can ruin good things when we put our hope in the power of money.

Hard work. Money. Good things but they're out of whack here. "...take it all from you." So, money and possessions have become "all" - they're everything. Now, that means that we've got to work like crazy to keep them because we have to protect our idol now. So we take something good like good hard work which the Bible commends and make it something enslaving. So now our view of hard work is messed up because our hope is in money.

Proverbs talks about money quite a bit and it compares money to other different things. But Proverbs never says that money is better than what it compares it to. Never says that. Never says money is better. If money is the goal, if money is the idol, it's the pursuit – even if we obtain it, even honestly, we still compromise our character because we've made it an idol. Proverbs 28:22 says that if wealth is the goal, poverty will come to you – even if you gain that wealth. Maybe not physical poverty, but what about spiritual poverty? What about relational poverty?

If you chase after money, if money's the focus, if that's the goal, if that's everything, do you think that your relationships are going to prosper or be in poverty? If I'm set out for money and career advancement 16 hours a day, how's my relationship going to be with my spouse, with my kids, and my friends? Poverty or prosperity? If money's the goal, if money is everything, if money's the idol, am I going to spiritually prosper with the Lord or be in poverty? Even if you obtain wealth, it doesn't mean that you avoid poverty. There are far worse poverties than financial poverty. Far worse.

And, when money is the goal, when money is everything, when money is the idol – that's when it becomes a curse. It is because our craving is for money. Our love is money. Our hope is set in money and that can cause us to walk away. That can cause us to pierce ourselves. That can bring poverty in all different forms right into our laps. And this drive for money, it's all based upon fear – it's all out of fear. Because I'm afraid that whatever I put my hope in, whatever is supposed to redeem me, whatever is supposed to satisfy me, whatever is supposed to fulfill me – I'm afraid that it's going to be taken from me.

The fear is that whatever I put my hope in will be taken - and it will. Everything will be taken. Your money can be taken. Your retirement can be taken. Your job can be taken. Your house can be taken. Your friends can be taken. Your family can be taken. Your health can be taken. Your freedom can be taken. Your very life can be taken. Just read the Book of Job. Eventually, everything's going to get taken. Welcome to church, right?

I'm sure you've heard this said before. You'll never see a U Haul following a hearse. If our hope is in the power of money, relationship, career – whatever it's in, eventually that is going to end in loss because you're gonna have to leave it behind at some point. Fear is attached to anything that our hope is in whether it's money, career, relationships, status, self-worth. Fear is attached to it because it can be taken. Fear is attached to anything we put our hope in except for Jesus.

Easy for me to say that, right? "Sure, Matt. Of course you'd say that. You're a pastor." Yeah, but I'm going to stake my claim in that Book, and in what Jesus has done in my life, and what I've seen Him do in other people's lives. You can't argue with that. There's no argument there.

This is the question that I want you to ask. Is your hope in the power of money or the power of the cross? If you're not there, flip to Romans 1. We're going to start in verse 16, "For I am not ashamed of the Gospel, for it is the power of God for salvation to everyone who believes, to the Jew first and also to the Greek." If you're not Jewish, you're Greek in this verse, "For in it the righteousness of God is revealed from faith for faith, as it is written, 'The righteous shall live by faith.'"

So salvation is not in the power of money, it's not in the power of a relationship, it's not in the power of a career, Romans says that salvation is in the power of the Gospel. This is echoed in Proverbs 11:4. It says, "Riches do not profit in the day of wrath but righteousness delivers from death." Righteousness is only found in Christ. If we could buy off God with our money – what kind of God would He be? He wouldn't be God. The gospel is the only power to save. It says it doesn't matter who you are. It doesn't matter if you're rich or poor. It doesn't matter if you're successful or down-and-out. It doesn't matter if you're put together or broken. Whoever you are, because of your sin, Jesus Christ died on a cross so that He could pay the debt your money can't.

It's a gift. Is this gift earned? Is it deserved? No! The gospel is the good news for everyone, that says, "It doesn't matter if you haven't earned it – you can't earn it. It's not because you deserve it. It's not because you've been a good person." Scripture says none of that is true of any of us. It's simply a gift and this is the only gift that has the power of hope. It's the only gift that there is no fear attached to. It's the only gift that can save. The gospel is the greatest example of love and hope and the greatest expression of generosity. That's why we have to start in Romans today.

Let me tell you a story about Aaron. He doesn't know that I'm going to tell you this and he probably wouldn't want me to if he did. But I'm going to anyway. About a year ago we had Willy Robertson from

Duck Dynasty here on Father's Day. Many of you were here for that. And Aaron told a story a while ago in a sermon – but he left off the end. So it was 6 o'clock that Sunday morning and he and I were on our way to pick up Willy at his hotel. We're running behind. We're going to be late. We're driving through Carmel. We're driving through the 87th round-about in Carmel and we see a car stopped in the round-about in front of us and there are two girls out in the middle of the road waving us down.

They were – I'm guessing they were maybe in their mid-20s. They were dressed like they were out partying and they were both barefoot. I don't know what that was all about – wasn't going to ask. So they tell us that they ran out of gas. The car obviously was dead. And now they need a few bucks for gas because they left their purse with their friends or something like that. So they needed a few bucks for gas – no problem. But how were they going to get the gas while stranded in the middle of the road. They were like, "Oh, yeah. Oh, okay." That wasn't cynical, I promise. (Laughter)

So they hop in the car and immediately our assumptions were confirmed – and I think it was a combination that it was 6 o'clock in the morning on Sunday, the overwhelming smell of alcohol and marijuana, and the fact that they laughed at everything. Everything was funny. This was confirmation that they were coming home from partying and apparently it was a really good night.

So we pull into this gas station about a mile away and when we got there, I'm sitting in the passenger seat and for whatever reason I look over at Aaron when he grabs his wallet. I don't know why I did that, I wasn't intending to do it. I don't know why a lot of things happened that morning. We're on our way to pick up a guy who hunts ducks, intentionally looks homeless, and prides himself on being a redneck – somehow that's made him a celebrity – and now there are two girls who reek of marijuana and alcohol barefoot and out of gas in a car with two pastors. (Laughter) Really didn't see this coming. Nor did I want to try to explain it either.

So, for whatever reason I look over at Aaron and he grabs his wallet and I see exactly what he has in his wallet. He has \$31. He has \$31. Without hesitation he grabs all of it and gives it to the girls. He didn't hesitate. I don't even think he looked to see what he had. He didn't stop to think about, "How much should I give them?" He didn't ask them, "Hey, can you break a \$10?" He just grabbed everything he had and gave it to them. That struck me.

You know, five bucks would have been generous, right? We've already given them a ride and five bucks would have gotten them where they needed to go – but \$31? That's over the top generous. And I tell you this for two reasons. Number one, the Bible says give honor where honor is due. So, if this is your church, if this is your home, I'm telling you this because the man whom God has placed in leadership here is a generous man. This wasn't a one-time thing with him. I've seen his generosity on more than one occasion. I'm telling you this if this is your church home because you will probably never see anything like this. But I want you to see just a glimpse of his character.

Second reason: This mirrors perfectly the over-the-top generosity of the gospel. If Jesus would have come and just fed the hungry, that would have been generous. If Jesus would have come and just healed the sick, that would have been generous. If Jesus would have come and just given us wisdom, that would have been generous. If Jesus would have come and just been mocked instead of us, that would have been generous. If Jesus would have come and been spit on instead of us, that would have been generous. If Jesus would have come and just been beaten instead of us, that would have been generous.

But Jesus came, did all of that, then He died an agonizing, humiliating death on a cross, then walked out of the grave three days later, so that you and I might be reconciled, restored, redeemed, and adopted into His eternal family and share in His eternal inheritance. That's not generous. That's over-the-top generosity. The gospel is over-the-top generosity. That's why I tell you that. (Applause)

There might be an objection here. So, let's be clear on something. Maybe you're saying to yourself, "\$31? That's not generous. That's foolish. That's bad stewardship. They didn't need all of that money for gas. What if they used it to buy more alcohol?" Yeah, maybe they did.

Yes, we are supposed to be wise and good stewards with our money. But generosity is never calculated. We don't sit around and just calculate, "Okay, is this opportunity that's right in front of me, is this where I should or shouldn't be generous?" No, we don't do that. We get to be generous. Because of the gospel, we get to be generous as a response. Generosity isn't an action. Generosity is a condition of the heart once the heart is transformed by the generosity of the gospel. Christian giving is always a response - always. The motivation for giving is that we have received.

And if you're going to be generous to other people, eventually you're going to get burned. Yes, be good stewards. Don't be foolish. But if you want to be generous to other people, at some point someone will burn you. It's going to happen. Expect it. Just get over it and move on. But a consistent thread in Proverbs and a consistent thread throughout Scripture is that when you're generous to other people, really you're being generous to Christ. The chance to be generous to Jesus far outweighs the risk of being burned. Far outweighs it. Again, be good stewards. Don't be foolish but at the same time don't stifle generosity in the name of good stewardship. You can use stewardship as a mask for stinginess. Generosity comes from an understanding of the gospel.

At the same time, the gospel becomes all the more beautiful when you really look at how generous it is. We just skimmed the surface. Scripture says that Jesus was rich and became poor for us. Righteousness and righteous people always disadvantage themselves for the advantage of other people. That's what Jesus did. And at the same time, you can't be like Jesus unless you learn generosity. Anyone who says they're like Christ and isn't generous - he's a liar. He's a liar. And if we understand how much Jesus was generous toward us and how He is still generous how does that not affect us? I'm preaching to me right now - you just listen. How does that not affect us?

Well, how do we learn generosity? How do we do that? Is this where tithing comes in? Relax. Easy. If we think we've arrived at generosity because we tithe 10 percent of our income, we're mistaken. For a Christian, tithing is just the starting line. Generosity is far more than that. What if Jesus only tithed 10 percent of His blood? What if that was the extent of His generosity? Now, am I telling you to tithe 100 percent of your income? No, not at all. Not at all. But for a Christian, tithing is just the starting block.

Turn to Proverbs 3. We're going to look at the very first thing that Proverbs says about money - really this sums up all of what Proverbs teaches on money. It could be a good summation of what Scripture has to say about money. Verse 9, "Honor the Lord with your wealth." That's it. Everything that Proverbs says about money, the practicality and the wisdom for it, what it says on how to use money, what to do with it, what not to do with it, what it's good for, what to spend it on, how to save it, how to give it, how to take care of your family - everything regarding money and the practicality of it, Proverbs says to look at it through the lens of, "Honor the Lord with your wealth." That's it.

The principle is simple. It's the execution that's the hard part. So how do we enact it? Keep going, "Honor the Lord with your wealth and with the first fruits of all your produce; then your barns will be filled with plenty, and your vats will be bursting with wine." Here's how we honor the Lord with our wealth. We let go of it. Let go of it. Every financial advisor in the room just flinched. So, before you start choking, let's dive into this.

What's this really saying? "Honor the Lord with your wealth, with your first fruits." For Christians, this is tithing. This is tithing. And just to be clear, God does not need our money. If He did, He wouldn't be God. So if God doesn't need our money, there's got to be a deeper reason here, right? There's got to be something deeper. Maybe, just maybe, He's trying to teach us a piece of priceless wisdom that's better than money. It's better.

Why first fruits? Why is tithing the first check I'm supposed to write? Well, it's because it's an act of obedience. It's an act of worship. It's saying, "God, You're Lord and You're in first place – not my money or my possessions." It's saying, "Jesus, You're Lord of my life which means You're Lord of my money." It's hard. It's hard, right? It's no joke.

This is one of the last, if not the last area of our lives that we are willing to let Jesus be Lord of, "Jesus, You can be Lord of my past, You can be Lord of my marriage, You can be Lord of my job, of my thoughts, but Lord of my money? I don't know about that." That's our flesh talking. Our flesh is, "No-no-no-no-no-no-no-no-no – we need our money. It keeps us safe. This is what fulfills us. This is what satisfies us. Our status is attached to this. We need this, Jesus. You can have everything else but we need to keep this."

If we can trust the Lord with our eternal salvation, shouldn't we be able to trust Him with our finances, too? God is speaking to us here like a father speaking to his children and He's saying, "If you listen to me, you'll learn. Trust Me. I know you don't agree with Me. I know you don't believe what I am saying. I know that you think that I want something from you, but really, I want something for you. Trust Me. I know what's best." Is your confidence in Christ or money?

Verse 5 and 6 are classic verses on wisdom. You could take any aspect of life and plug it in here. Just fill in the blank. Listen to verse 5, "Trust in the Lord with all of your heart, and do not lean on your own understanding. In all your ways acknowledge Him, and He will make straight your paths."

So, apply this to money. Honor the Lord with my wealth means I trust in the Lord and not money. I lean on the Lord, not money. I acknowledge the Lord, not money. "...and He will make your paths straight." Wow! "Why does tithing make my paths straight? I don't get that." Because it helps us conquer our desire to put our hope in the power of money and not in the power of the cross. It helps us conquer greed, and be a vaccination for greed. It allows us to open our hands so that we can receive God's blessings. It's openhandedness. How can you receive anything if your hands are clenched shut?

Proverbs 11:24 says, "One gives freely, yet grows all the richer; another withholds what he should give, and only suffers want." Selfishness is poverty in every way. The more you hold on to wealth, the harder you grip it, the more impoverished you will become. Even if you gain wealth and hold on to it, remember poverty comes in more than just financial form. "One who gives freely yet grows all the richer..." - it's openhandedness.

Verse 10 says that your barns will be full and your vats will be plenty. "Okay, cool! So if I give I'll be set. My checking account will go up. My 401K will finally rebound. My house appraisal will come back higher

than I hoped for.” But, if that’s our purpose for giving – what we can get from giving – that’s not honoring the Lord with our wealth. That’s honoring our wallets.

We can go down the wrong path very easily here. We can really mishandle this text. So let’s do some work. Can and does the Lord bless people with finances and possessions? Yes. We see it in Scripture. Is that a guarantee that He will do that if you give or have right standing with the Lord? No. We see that in Scripture.

This is the prosperity gospel. The prosperity gospel says that if I give, if I have favor with the Lord then He will bless me financially, with good health, and happiness. This is the prosperity gospel – health, wealth, and happiness. The only problem with it is – the Bible. That’s the only problem. It’s a false gospel and it’s a temporary gospel. How is it temporary? Why is it temporary?

Health, wealth, and happiness are transient. They’re going to be gone. You can be healthy right now, but one day you won’t be. It’s a scientific fact that one day your health will be gone. It’s temporary. Wealth – you might have some wealth right now but that could be gone quickly. The crash of 2007 and 2008 should have taught us that. Even if you hold on to some wealth, one day you’re going to lose it when you die. It can’t save you. It doesn’t go with you. Wealth is temporary.

Happiness. Happiness might be the most temporary thing of all. Happiness is fleeting. The Bill of Rights even understands this. What’s the Bill of Rights say? Everyone is entitled to life, liberty, and what? The pursuit of happiness. Key word? Pursuit - because happiness is fleeting. You can have everything you want, extremely healthy, very happy and that happiness could come crashing down with a simple phone call. What’s going to happen to your happiness if, God forbid, you get a phone call that says that your spouse, or your kids, or your best friend has been in a serious car wreck? Happiness is going to be gone really quick.

Health, wealth, and happiness will eventually be gone. They’re temporary. How foolish would it be for us to put our hope in a temporary gospel? But the gospel of Jesus Christ – the true gospel – it’s not temporary. It’s eternal. So in Christ, we’re made spiritually healthy. That means one day, when we hit our expiration date, we’re going to be given a new body in Christ that is perfect and glorified – can’t get sick – and we’ll have it for eternity. It’s eternal. In Christ we’re made eternally wealthy. We get to share in the riches of His glory, and His grace, and His eternal inheritance.

In Christ we are given an eternal, inalterable joy that will sustain us when we get a bad phone call, when we face suffering, because everyone is going to face suffering. When we walk into trials, when we walk through storms, this joy can’t be taken from us. It will sustain us and it’s eternal. The gospel of Jesus Christ isn’t temporary – it’s everlasting.

So, what do you want to put your hope in? Are you storing up treasures on earth? Are you storing them up here where they can be destroyed, where they can be taken away? Is your hope in a false gospel that says, “Hey, money, career, relationships, status – this will satisfy you, this will fulfill you, this will make everything right, this is where you should put your hope.” Do you want to put your trust and your hope there? Because it’s all temporary. It’s going to be gone. Or, are you storing up treasures in Heaven? Where they can’t be destroyed. They can’t be taken. They sure don’t expire. What do you want? Do you want the power of the temporary or the power of the everlasting?

Verse 10 says, “Okay, my barn’s going to be full and I’m going to have a lot of wine.” What’s that all about? Yeah, it does. It does say that. But remember, if poverty can come in more than just financial form, can’t prosperity come in more than just financial form, too? Right? Think about this verse in context. This is an agricultural society. So, wheat – what the barn references to – and wine, they were definitely forms of wealth but they were more than that. The Hebrew diet – one of the pillars of it was wheat. And the water supply was not always safe to drink so they would drink a lot of wine. So wine and wheat were extremely valuable. They were life-giving. That’s what the blessing in verse 10 is talking about, a life-giving blessing.

So maybe when you honor the Lord with your wealth, the blessing is that you just get more joy. Maybe the blessing from honoring the Lord with your wealth and your generosity is that you get to see other people blessed. Maybe it’s a stronger marriage because there’s been this tight grip on money which has caused a lot of friction and a lot of tension in your marriage and now that you let go of that. Guess what? You’ve also let go of the tension. It’s a blessing. It’s a stronger marriage.

What you do with money and the importance you put on it is what your kids will mimic. Maybe the blessing of honoring the Lord with your wealth and your generosity is that you get to see your kids be generous. How awesome is that to see your kid share when nobody tells them to share? It’s life-giving.

Yes, you will be blessed. You will be blessed when you honor the Lord with your wealth and when you’re generous, maybe even blessed financially. What if? Just what if that blessing is so much more, so much more life-giving than a stronger bank account?

Here’s Proverbs summing up wealth. Selfishness is poverty. Generosity is wealth. So, do I just give it all away? No. That’s the poverty gospel. That’s the other extreme. We don’t even have time to go there. We don’t just give everything away. Money and possessions aren’t bad things. Not at all. They become a bad thing when we make them a god thing. They get us in trouble when they become an idol.

Money and possessions themselves, next to generosity, they’re meant for us to enjoy. We don’t have to be boring. God says, “You can enjoy this. I’ve given it to you.” If I give my kids a tree-house do I want them or expect them just to give it right back to me or give it all away? No. No, I don’t or I’m the worst dad of the year. What I want for them is to enjoy it and when they enjoy it, it’s a blessing to me. It’s no different from the Lord and us. He’s pleased when we enjoy what He blesses us with.

At the same time I also want my kids to share that with the neighbors, with their friends, with their cousins. Whatever God blesses us with – that will be different amounts and different things for different people – whatever He blesses us with, He wants us to generously enjoy and generously share. Money and possessions become a tool that we get to enjoy and a tool that we get to leverage for the glory of God, the prosperity of others, and the spread of the gospel. Not an increase in self-indulgence. That’s not what it is. So, if you take what God has blessed you with, and you enjoy it, and you use it to bless other people, that honors the Lord with your wealth. It’s an honoring thing to do.

Listen to what Paul says in I Timothy 6. This is a charge to the rich. If you’ve been blessed in any way by the Lord, you are rich. From a monetary standpoint, if you drove here today then you’re one of the 10 percent of the richest people in the world.

Here’s what Paul says, “As for the rich in this present age, charge them not to be haughty, nor to set their hopes on the uncertainty of riches, but on God, who richly provides us with everything to enjoy.

They are to do good, to be rich in good works, to be generous and ready to share, thus storing up treasure for themselves as a good foundation for the future, so that they may take hold of that which is truly life."

Let me encourage you as a church. This isn't to puff up our ego. It's not a pat on the back. It's not to increase our pride. I want this to encourage you. This is a generous church. You all are generous. Don't stop. Keep going. Generosity is never an arrival. It's always a destination. We're always going to the destination.

Let me give you an example of the generosity here. Last Christmas Eve we took a Christmas Eve offering. We do that every year. That offering doesn't stay here. It always goes out to other people or other places. And we were talking with two of our strategic partners. One in Nicaragua, who needed a special needs facility – the only one in the country, and then our partners in Zambia, who needed a school and they said, "Hey, we need \$140,000 to build these things. This will bless other brothers and sisters in Christ and this will be a way that we could spread the Gospel to people who don't know Jesus here. Can you, as our partner, Traders Point – you as family – can you give us \$120,000?"

So we said as a family, "OK, we're cool. Alright, we need \$120,000 to bless these people in different parts of the world that most of us will never see." We'll never meet them – not on this side of eternity. Then we brought this to you as a family and said, "Okay, let's do this. Let's give \$120,000."

We didn't get \$120,000. No, this family gave over \$200,000. So, not only could we take care of the needs in Nicaragua and Zambia – we don't just write checks, we also go there – we also got to go to the Lord and say, "God, we have an extra \$80,000 here. What do You want us to do with it? Who could we bless? Who do You want us to give it too?"

That's awesome. That's the blessing that we get with generosity. Keep going. Let's not set our hopes on the uncertainty of money because that will always be the temptation. It's always going to be tempting to grab a hold of money and hold on tight. "Here's my life jacket." But instead let's grab the life jacket that's in Christ and set our hope in God, not the uncertainty of riches.

Let's generously give, generously enjoy, and generously leverage everything that the Lord has blessed us with. Because the gospel is generous. And where would we be if Jesus hadn't generously given? Generously enjoyed us? And generously leveraged Himself so that we might be wealthy in the things that are eternal not the things that are temporary, that can't save us.

Do you possess your money or does your money possess you?

Let me pray for us.

Father, You are great, You are generous, You generously created us, You generously gave us life. Father, You generously gave us grace. Father it's easy to make money our lord. It's easy to grab onto that and think that that is going to save us. I pray that You would convict us of that. That You would give us a taste of what generosity is and how much more fulfilling, how much more satisfying, how much more life-giving that is when we trust You. Teach us generosity. Teach us to trust You with our money. Father, I pray that You would show us what it is to be open-handed. I praise You for letting Jesus open His hands and stretch out His arms and put nails into Him – teach us the same, the same, open-handedness. Father, we might be burned if we're generous, but Jesus was burned when He was generous. He got nailed to a

tree. Father, teach us to take joy in that kind of suffering. And whenever that comes, whenever we get burned because of generosity – O God, just let us praise You all the more. Thank You for not calculating whether You should or shouldn't be generous to us. We are lost without You. Father, let this be a generous church that pleases You, glorifies You, blesses other people and spreads the gospel. And let us take hold of the blessing of getting to see that happen. Thank You. In Jesus' name we pray. Amen.