

Packing the car for vacation – similar to the feeling I had preparing for this sermon. Proverbs says more about wealth and poverty than any other book in the Bible! You can sum it all up under 3:9-10. **[Have people read this together]**

What does it mean to “Honor the Lord with your wealth”? Proverbs gives us seven principles of good sense/cents (pun intended).

START WITH GOD.

Proverbs 3:9-10 ⁹ Honor the LORD with your wealth and with the firstfruits of all your produce; ¹⁰ then your barns will be filled with plenty, and your vats will be bursting with wine.

“Honor the Lord with your wealth, with the firstfruits of all your produce.” In other words, right after you deposit your check in the bank, mark off the very first cut for God. Why?

- Giving the first and best to God seems to be a timeless principle woven into the heart of worship (Gen 4:3-4).
- Once God redeemed and rescued a special people for Himself, giving became an expression of thankfulness for redemption (Ex 13:11-14).
- It also became the primary means God used to provide for those He called into vocational ministry: priests, Levites, and, in the NT, ministers of the word (Num 18:21-24; 1 Cor 9:13-14).
- Giving under the Old Covenant thus became a duty, and people gave simply because God commanded it (Lev 27:30-32).
- It was also a means of aligning yourself under God as the one who promises to provide of all your needs—giving as a counter-intuitive way of making your own ends meet (Mal 3:8-10).
- In the context of Proverbs 3, giving first to God is an expression of trust (cf. Pro 3:5) and
- A way of acknowledging Him in all your ways, showing that you recognize that God is supreme over all things (Pro 3:6).

Such giving should not be viewed as taking what is “mine” and giving some of it “to God.” It’s all His. Psalm 24:1 says, “The earth is the Lord’s, and all it contains, the world, and those who dwell in it.” He entrusts us with money, and returning some to Him demonstrates my awareness of this fact.

NOTE: Should we take verse 10 to mean: “Give God your firstfruits and He’ll make you rich?” Not really. Full barns and vats aren’t evidence of ostentatious wealth; rather, these are signs of a plentiful harvest of basic necessities, the point being that if you keep God first, He will supply your needs (just like Mt 6:33). Furthermore, notice verses 11-12. Sometimes God suspends this normal arrangement to accomplish some higher purpose in our lives, withholding what we think we need in order to give us something else we need much more—usually intimacy with Him, godly character, deeper joy, and contentment.

Two practical guidelines for how to start your giving with God:

First, work toward a tithe and then go beyond. The Bible never revokes the OT tithe. In fact, Jesus seems pretty clearly to uphold it:

Matthew 23:23 Woe to you, scribes and Pharisees, hypocrites! For you tithe the mint and dill and cumin, and have neglected the weightier matters of the law: justice and mercy and faithfulness. These you ought to have done, without neglecting the others.

So work toward a minimum of giving the first 10% of every check to the Lord. And then, as you are able—and probably all of us should be able—set a goal of going beyond the minimum requirement and give a larger and larger percentage. A “graduated tithe” of sorts.

I know what you’re probably thinking. The vast majority of people don’t give 10%, they’ve never given 10%, and the mere idea seems utterly impossible to them. So many of you are thinking: “OK, that’s a nice idea. I respect people who can pull it off. I’ll try to get there someday, when I can afford it. But right now at least, that’s just not me.” Question for you: If you knew that next year your income would be slashed by 20%, what area of your current budget would be most affected? Chances are, at least some of you would answer: family entertainment and eating

out. Here's a suggestion: why not voluntarily cut back right now, without being forced, for the sake of "honoring the Lord with your wealth and the firstfruits of your produce"?

Second practical principle here: give first to your local church. Is this a biblical mandate? No. No verses require you to funnel all—or even the first 10%—of your giving to the church. But consider:

- the local church is the single program God has designed for changing lives and reaching the world with the gospel,
- this is your spiritual family,
- this is where you derive much of your spiritual benefit,
- this family has its own set of financial goals and needs which aren't being met presently.

What are our needs and goals?

- Our budget is based on an expected income of \$215k, or \$4,150/week.
- 50% is salaries and benefits.
- 23% is overhead (electric bill, insurance, etc. – not negotiable).
- 20% is missions and outreach.
- 7% is "nurture ministry" (edification more than evangelism) funds (VBS, SS curriculum, WM).

Good news and bad news here. Good news, our building is paid for, we have cash in the bank, and our giving is holding fairly steady. Bad news is, it's holding on a line that won't allow us to maintain our current ministry priorities—not even to mention expanding them. Specifically, that means 3 areas of the budget are in jeopardy: outreach projects, nurture ministries, and staffing.

I am convinced that we could solve this problem in an instant if our whole congregation—our members only—all began to give the first 10% of their income. "Honor the Lord with your wealth and with the firstfruits of all your produce."

INCREASE WEALTH THE RIGHT WAY.

God is concerned, not only with what we do with our money once we get it, but *how* we get it in the first place. Two components to acquiring wealth properly:

First, who you are inside: namely, humble, living in the fear of God:

Proverbs 22:4 *The reward for humility and fear of the LORD is riches and honor and life.*

Second, what you do: work hard and save little by little:

Proverbs 13:11 *Wealth gained hastily will dwindle, but whoever gathers little by little will increase it.*

APP: parents would do well to instruct their children about money by letting them experience how money works – hasty increase vs. incremental growth. ILL: taking my boys to the bank

WATCH OUT FOR DEBT.

Proverbs 22:7 *The rich rules over the poor, and the borrower is the slave of the lender.*

RESIST MONEY'S POWER.

Proverbs 30:7-9 ⁷ *Two things I ask of you; deny them not to me before I die: ⁸ Remove far from me falsehood and lying; give me neither poverty nor riches; feed me with the food that is needful for me, ⁹ 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.*

Money has the power to lead us away from God, whether we have it or we lack it. Riches tempt us toward self-sufficiency and practical atheism. Poverty tempts us toward anxiety and sinful forms of self-preservation. Neither extreme is desirable.

If there's anywhere in the Bible that describes a middle class ideal, it's Proverbs 30:7-9. But we shouldn't be too quick to defend our standard of living with this passage. 1) Surveys typically show that at least 80% of Westerners consider themselves middle class, thus largely evacuating

the term of any real meaning. 2) The middle class standard set by this text is possessing “the food that is needful for me,” a much lower standard of living than most who call themselves middle class.

ORDER YOUR PRIORITIES.

Proverbs 15:16-17 ¹⁶ Better is a little with the fear of the LORD than great treasure and trouble with it. ¹⁷ Better is a dinner of herbs where love is than a fattened ox and hatred with it.

Certain intangible qualities or experiences of life are better than anything you can get with money: wisdom, a good name, peace in the family, the fear of the Lord, and overall wellbeing.

Why? Proverbs gives 2 reasons:

- Wealth is worthless in the coming day of judgment.
Proverbs 11:4 Riches do not profit in the day of wrath, but righteousness delivers from death.
- Wealth is transient and fleeting.
Proverbs 23:4-5 ⁴ Do not toil to acquire wealth; be discerning enough to desist. ⁵ When your eyes light on it, it is gone, for suddenly it sprouts wings, flying like an eagle toward heaven.

PONDER WHO MAKES RICH AND POOR.

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

HELP THE POOR.

Proverbs 3:27-28 Do not withhold good from those to whom it is due, when it is in your power to do it. ²⁸ Do not say to your neighbor, "Go, and come again, tomorrow I will give it"- when you have it with you.

An important verse because it calls our kindness (i.e., “good”) the “due” of those with needs. In other words, we owe it to them. The NIV and NLT translate this modifier: “those who deserve it.”

Having wealth is not a scandal; in the life of the humble righteous, it is a good gift from God. The problem arises when those who do not have so much are deprived of what is rightfully theirs by those whose consciences don’t bother them.

Proverbs 14:31 Whoever oppresses a poor man insults his Maker, but he who is generous to the needy honors him.

How you treat the poor is about more than you and that poor man. It’s about you and God. Why?

Proverbs 19:17 Whoever is generous to the poor lends to the LORD, and he will repay him for his deed.

Generous giving enriches; hoarding impoverishes. This cause-effect relationship is directly described as the work of God Himself.

There are over 15 texts like these just in Proverbs—perhaps up to 2/3 of what this book has to say about money.

“The key to evaluating any individual church or nation in terms of its use of material possessions (personally, collectively or institutionally) is how well it takes care of the poor and powerless in its midst, that is, its cultural equivalents to the fatherless, widow and alien. ...People always take priority over prosperity. Those in positions of power have no increased privilege, only increased responsibility.” (Blomberg, *Neither Poverty Nor Riches*, 84)

ILL: *Spiderman* (contra other superhero movies like *Hancock*) – with great power comes great responsibility (not privilege).

ILL: Why has God made boys stronger, bigger, faster than girls? To protect, care for, and honor girls. If only we who are economically stronger, bigger, and faster could get this notion in our heads about why God gave us/made us the way He did.

Remember this, friends: God impoverished His Son so that His spiritual riches, His righteousness, could be given to those who believe.

2 Corinthians 8:9 *For you know the grace of our Lord Jesus Christ, that though he was rich, yet for your sake he became poor, so that you by his poverty might become rich.*

Why is this so essential to remember? Because the Bible never guilts us into behaving the right way. A biblical appeal for generosity never says, “How selfish are you, to have 2 cars and a big house and eat out twice a week when the rest of the world is starving.” That kind of appeal ultimately builds resistance. So how does the Bible appeal for generosity? As a response, not to the disparity of income between us and the poor, but to the disparity between what we deserve and what we receive from God through Jesus Christ. Biblically motivated giving is a spontaneous response to experiencing the grace of God.

Bottom line: what we do with our money shows what we think, not about ourselves and what we deserve or the poor and what they need. It shows what we think about God. Our giving is, in essence, an expression of worship.

Here’s what the gospel does for us economically, when we really understand it and it gets deep down into our soul: Imagine you are on your deathbed and your doctor tells you of a medicine that could cure you. “But it is extremely expensive. You’ll have to sell everything you own to buy it – cars, investments, house, all of it.” You would say, “What are those things to me now? They are nothing compared to this cure. If I do not get this medicine, my cars and house are worthless. I need this precious cure.”

Peter writes, “Now to you who believe, this stone is precious” (1 Pet 2:7). When God’s free grace rescues us from destruction, Jesus becomes so precious to us that all our possessions become eternally and utterly expendable. They used to be precious to us, but no more.

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