

## HOW TO BE WISE WITH YOUR FINANCES

SERIES: HOW TO: LIFE | WEEK 6 | 7.19.2020

12Hey, we continue in our series called HOW TO: LIFE, taking the Proverbs of a guy by the name of Solomon and grabbing a whole bunch of them in a number of different categories; today the area of riches and finances and wealth and money and thinking through how do you deal with that. It's one of those subjects that is one of those things that separates people, separates marriages, messes up families, messes up corporations and business partnerships. And a guy by the name of Solomon, not only the wisest guy in the room but the wisest guy in all of history, was haunted with the question: What would I have to do to fulfill all of my longings? And it's those longings that really caused this subject to be such a tense subject.

And so this guy is a guy who was given the opportunity to have everything he wanted, to have all of it at his fingertips and to take it, and he decided to make a project out of it to chase after all of the things that he wanted and all of the goods to see if somehow that that could fulfill all and satisfy all of his desires. And he begins the chase and that chase and the course of that chase he accumulates 36 times—this is what I've been told—36 times the wealth of Bill Gates in our time. And, um, thinking to himself, *Maybe if I just was able to get to this spot then then I would be – oh, I'd be satisfied, I'd be okay.*

And so this guy had all the experiences, had all the buildings, had all the pleasures, had all the vacations, had all the toys—I mean, if you could have seen his social media presence you would have been the one going, "You know, I'm sick of seeing this guy's stuff." And yet, um, he gets all of this wealth and you would think that it would bring satisfaction and fulfillment, but rather in another writing that he writes—the book of Ecclesiastes, you ought to read it—he refers to it and says it's just all smoke, vapor, smoke, smoke he says. And so we can spend our lives trying to figure out this thing called wealth and finances and money or we can go to the Word of God and look at God's wisdom written through a guy who tested it all out and chased it all down and hear God's wisdom and shortcut a lot of stuff that took him a whole lifetime of chasing it all to track down to try to figure out what a fulfillment would look like and we can look at these Proverbs.

Smoke, nothing but smoke.  
[That's what the Quester says.] There's nothing to anything—it's all smoke.  
– ECCLESIASTES 1:2 (MSG)

Then I took a good look at everything I'd done, looked at all the sweat and hard work. But when I looked, I saw nothing but smoke. Smoke and spitting into the wind. There was nothing to any of it. Nothing.  
– ECCLESIASTES 2:11 (MSG)

And so that's what we've done. The book of Proverbs is this collection of Proverbs from a wise guy by the name of Solomon put together in one package. And as you go through the entire book you can just grab them here and there. Now here's how we can work on this today and how you can listen to this message. So you think of it as lots of Proverbs, I'm going to give you them today; actually, if you wish right now you could go to [cfdowningtown.com forward slash notes](https://www.cfdowningtown.com/forward-slash-notes)<sup>1</sup> and you'll see the notes for today's message. And the reason why we did that is there's a lot of verses on these notes, but if you want to right where you're sitting right now just totally pull that up on your phone and you can read through those; later on if you want to you can cut and paste those and look at them in greater depth.

I would encourage you personally as you listen to this message – there's probably an overall takeaway that you might have, but there's probably a significant section in here that will impact you. We're going to talk about wisdom; we're going to talk about the rich and the poor; we're going to talk about basic money principles; and we're going to talk about generosity. And so one of those sections may actually grab you. Maybe there's one Proverb in specific you go, "You know, that's gotta hit my heart and I really have to think about that." I would also encourage you as Solomon, as we mentioned before writes

<sup>1</sup> <https://www.cfdowningtown.com/notes> (The notes are also listed at the end of this transcript.)

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a lot of these Proverbs to his son, take a moment and have financial talks with your kids and to talk about some of these principles. We're just going to cover a whole bunch and I'm going to move rapidly through this message, but use this as an opportunity to discuss this with your family.

By the way, we're reading one Proverb a day, so hopefully you're doing that, and it's based on the date of the day. So whatever today's date is read the Proverb of that day. And here's what we know, from the moment that you are born and maybe it takes a little bit longer than that but, I mean, if you look at all the designer stuff that has to be bought for a newborn, from the moment that you are born we are bombarded with messages of consumerism. And what's interesting is even as Solomon writes about this chase that he goes after—when you talk about 36 times the wealth of Bill Gates—nothing's changed in the ensuing years. And Solomon's a guy who came at this with wisdom and what the Scripture's going to tell us is that if we don't figure out our finances in the surrounds of wisdom, we're gonna mess up. We need wisdom to figure out our finances.

And by the way, if ever all of the fun and pretty stuff has been stripped away – it's right now. And all of a sudden some of these major issues of our lives that actually the Proverbs address are laid bare for us. I mean, there's not a day right now we're now hearing of people being laid off, people being unemployed, people being furloughed; you're seeing situations where there's shortages of items. We were in



quarantine for so many weeks and during that quarantine we were absolutely unable to buy many items and the items that we sometimes could buy were out on the shelves. Other items when we order them online because we thought, wow, we can at least get them delivered to our home, um, were delayed in their arrival because they weren't considered "essential" to this moment. And so all of a sudden in a moment this whole thing of consumption that we've lived our whole life with gets stripped away from us and we need wisdom. I think a great counterpoint here has to do with foolishness and the Proverbs are always

going hey, are you gonna do life by wisdom or are you gonna do them in a foolish way?

When I was younger I was a youth pastor, we used to – we were in Arizona and we'd take trips to California with the youth to do camps and retreats and different things that we would do over there. And when we would come home the last thing that we would do is we'd stop at the last rest stop, tell the kids go in and use the restrooms, buy and eat anything else you want to buy and eat in there, and come out and clean out the vans. Because all the vans, you'd see them all lined up, we'd get them all gassed up, but no van could leave that parking lot until it was perfectly clean. So they couldn't bring their cokes back in, they couldn't bring chips back in, this kind of thing. That van had to be perfectly clean because I learned a long time ago, speaking of wisdom, that as soon as we got back to the church their parents picked them up and the mess in the van remained and it was my problem. So we stopped that and finally did that, but it was fine. They could go inside and they could get a coke and they could get some chips or some cookies or whatever they wanted to get.

And I still remember, it was one of these defining moments, three of the girls come back out and they're like, "We weren't able to eat enough. We still have money left. We have money left and we don't know what to do with it." I'm thinking, *That's really weird*. I always worked really hard that when my parents gave me money when I went on a youth trip I'd bring some back. In fact, I'd bring the majority of it back. I had been trained by my parents that they worked hard for that money and that, um, they were blessing me with it, but I knew that they had worked hard for it and if I could return some to them they

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could use that to provide other needs for our family. So my goal was if I needed it I'd have it, but I wouldn't waste it.

Not these kids, I mean, their parents sent them with insane amounts of money! And here these girls are we don't know what to do with it, we don't know what to do with it, and they just get these wadded up bills and coins in their hands. I still remember three sets of hands sitting in front of me going, "What do we do? What do we do?" And I said, "Put it in your pocket and take it home to your mom." And at that moment all three girls, it was like in unison, go [GASPING], "No!" and they throw it at me. I'm like, "I can't take your money." That's one of the things I just freak out about that kind of thing. And I said, "Go inside and buy some of these other kids that don't have as much something." "No, no, no, no! I don't want to do that. I don't want to do that." I'm like, "Just bless them with something. Go feed them." "No, no, no. Just take this." And it reminds us how there are wise ways of dealing with money and there are foolish ways of dealing with money.



So I'm going to be going through a bunch of Proverbs today, so here we go. The first one I want to talk about is 16:16, Proverbs 16:16, it says:

*<sup>16</sup> How much better to get wisdom than gold!*

– PROVERBS 16:16a (ESV)

So the bottom line is this: Had they known how to use that money and had wisdom to use it, it would have been a whole lot better than having way more money than they knew what to do with and using it poorly. The kid that just came with a five dollar bill got way more out of that five dollar bill than these girls with just tons and tons of money that ultimately they wasted.

Proverbs 14:24 says:

*The crown of the wise is their wealth,*

— and by the way, I want you to catch that. It's not saying wealth is bad, but it's saying if you really want it to be the crown it's going to have to be done in wisdom. And it says this:

*but the folly of fools brings folly.*

– PROVERBS 14:24 (ESV)

We have to learn how to use what God has given us in wisdom. And I know many people that have lots and lots and lots that actually, in reality, have way less than the person that has a whole lot less than they do. And you go, "How can that be?" You look at one person and you think, *They must be wealthy*, and then you find out what they're making and you're like, "They're not wealthy!" They're wise and they know how to use every dollar to the best way possible. So I want to talk to you just a little bit about that wisdom and foolishness, and the issue is not how much money you make but using it within wisdom. You can give people money but without wisdom it will be wasted.

Let's talk about the rich and the poor for a moment. This book of wisdom is written by a really, really well-off person likely to other well-off people overall, and you're going, "Well, that's probably not me then." Especially right now. So for us rich is someone that makes oh, let's say \$50,000 more than we make a year. Here's what we know and I can just tell you this with a fair level of confidence, you only have to go and look at the demographics of our local county, our local area, you look at the average

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wage that the local household makes and you just put that together and you just go on the web and you can search it as to the percentage of the wealthiest people in the world. You probably know this but with the average wage in our area we are among the top 1% wealthiest people in the world. I know you don't feel rich, but you are.

Now here's another Proverbs, you'll love this, Proverbs 22:2, this is a good one. This is one to commit to memory and hopefully you're looking at that right now on [cfdowntown.com/notes](http://cfdowntown.com/notes). Here's 22:2:

<sup>2</sup> *Rich and poor have this in common:*

— I have something in common? Yes. —

*the Lord is the Maker of them all.*

– PROVERBS 22:2 (NIV)

Jesus was clear. He says the rich and the poor they're always going to be among us,<sup>2</sup> there's always going to be both. They were both then, there are both now, and here's what the Scripture says: God made them and God loves them both equally and God reaches out in His care and His concern.<sup>3</sup> And even in this book he writes to those who have a lot and he writes to those who have a little; he says to both – hey, there's some good things about having a little, there's some good things about being rich, and there's some risky things about having very little and there's some risky things about being rich. The risk that both deal with is that they trust in money instead of God. We go back to "*the Lord is the Maker of them all.*" You know, He wants to be the center. He is the One who has provided. He is the One who has given everything.

I loved, like, when I'm talking about money I always say hey, here's the first thing we just need to know: God created everything, everything belongs to God, and everything you and I have is from God—changes our mindset—it's not mine, it's His. But the tension that we all struggle with is we get to this feeling like no, it's mine, I worked hard for it. I studied hard for it. I struggled for it. And as a result of that, because I think it's *me*, so the problem with money is me. And when I get into that kind of situation here's what I look like: I become puffed up, I become proud, and I say, "Look what I have. Look at the good decisions I've made." And all of a sudden the wisdom that originally was the crown of our wealth becomes the thing that turns upside down and it turns, inverts on itself, and we become a people that are prideful and say, "This was me."

I'm gonna give you two different verses; one talks about the rich and something they have going for them, and the poor and something oftentimes they have going for them, it sort of pops back and forth between the two of them. Listen to this from 13:8 of Proverbs:

*A person's riches may ransom their life, but the poor cannot respond to threatening rebukes.*

– PROVERBS 13:8 (NIV)

So let's think of it a little bit differently and we'll just say it this way: There's a lot of good things that come with being rich; there's things that you can accomplish when you have money. You know what? When he talks about words like ransom, you're realizing that wait a minute, there are things waiting to take the money away from the rich people, um, bad investments, bad people, people with bad motives,

<sup>2</sup> JOHN 12:8 (ESV): (Jesus speaking) "*For the poor you always have with you, but you do not always have me.*" Also see Deuteronomy 15:11 and Mark 14:7.

<sup>3</sup> JOHN 3:16 (ESV): (Jesus speaking) "*For God so loved the world, that he gave his only Son, that whoever believes in him should not perish but have eternal life.*"

just the opportunity that there is to lose those things and it's the thing that, you know, you think about losses in the stock market, I mean, you can't watch the stock market right now, you'd be laying awake at night being freaked out. And when you read this you realize, yeah, the poor, they can sleep well at night; they're not worried about the same things.

Here's another verse, Proverbs 28:6 says this:

***Better is a poor man who walks in his integrity***

— because we're going to find out here in just a second when I move to this next section of just basic money principles, there is this strong warning about how we have to act in integrity. And oftentimes when we do the right thing we lose out on business deals, we don't get the promotion; we're being asked to lie, we're being asked to cheat, we're being asked to fudge this. And he says hey listen, I'd rather have you be poor and have your integrity than – and listen to what it says:

***than a rich man who is crooked in his ways.***

**– PROVERBS 28:6 (ESV)**

I mean, it's all about how you get it. So let's talk about a few basic money principles and I'm just going to go through a bunch of them and here's how I got it. I just went through the book of Proverbs and I know I didn't grab all of them but I'll tell you what, I got a lot of them and some of these are repeated a number of different times in a number of different ways and I tried to boil them down. So again, if you pulled up these notes on [cfdowntown.com/notes](http://cfdowntown.com/notes) you're going to see some of these verses on there.

Chapter 30, verse 8, says this:

***Remove far from me falsehood and lying;***

— I think it's fascinating that that's a prayer, knowing that it is very easy seeing all these things, having this consumption, desire, and need. That it's very easy to give up our integrity and our character and to begin to fall away so that we can make that progress and get what we want. And at first it starts with little things, it gets bigger and bigger and bigger. He says remove from me falsehood and lying:

***give me neither poverty nor riches, feed me with the food that is needful for me.***

**– PROVERBS 30:8 (ESV)**

And when I read that the thing that I think of is 1st Timothy Chapter 6, verses 6-10. The Apostle Paul says these very same things. He says this:

***<sup>6</sup> But godliness with contentment is great gain,***

— In other words, it doesn't matter how rich you are. The thing that's going to give you the most gain is if you're right with God and you're content with what you have. He says:

***<sup>7</sup> for we brought nothing into the world, and we cannot take anything out of the world.***

— A lot of times you hear some of these self-help talks they say begin with the end in mind. The Apostle Paul says we didn't bring anything and hey, here's the end, we're not going to take anything out. So maybe with beginning with the end in mind the most important thing is not how much money we end with. And then he says this in terms of the contentment:

***<sup>8</sup> But if we have food and clothing, with these we will be content.***

**– I TIMOTHY 6:6-8 (ESV)**

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We're able to eat and we're able to be clothed, good enough, call it a day. And then he says this:

*<sup>9</sup> But those who desire to be rich fall into temptation,*

— beginning of this verse [Proverbs 30:8], remove from me falsehood and lying. They fall into temptation:

*into a snare, into many senseless and harmful desires that plunge people into ruin and destruction.*

— If you're on the ladder climbing up, you need to put this verse on your computer screen. You need to have it as a little 3 x 5 card that you carry with you. You need to pray this verse; you need to say, "Praise God. God, don't let me be a person that is part of falsehood and lying. Remove me from falsehood and lying; give me neither poverty nor riches." I mean, it sounds really good when you hear these guys on these little Facebook clips going, "Man, you deserve to be rich. You need to be rich. Don't give in to this middle class lie that you can just come do the same thing; you ought to be wealthy. You don't know what you're missing." And they pump all of that and what ends up happening is in that scramble to get more we end up leaning into this falsehood and lying and our Bible warns us of this. He says you're going to fall into a "*temptation, into a snare, into many senseless and harmful desires that plunge people into ruin and destruction.*" And then he says this:

*<sup>10</sup> For the love of money is a root of*

— and listen to this phrase here:

*all kinds of evils.*

— so not just one kind of evil, *many* kinds of evils. That love of money will lead you down paths that are extremely risky. And then he says:

*It is through this craving that some have wandered away from the faith and pierced themselves with many pangs.*

– 1 TIMOTHY 6:6-10 (ESV)

And so, this thing goes so far as to take you away from the faith. So, if we begin with the end in mind that we know we're not going to take anything out and we realize that collecting a lot in this life could possibly cause us to go away from our faith, so at the end—yes, you end up with a whole lot but you still end and you walk away from God. And that's why this writer of Proverbs, Solomon, here says remove me from falsehood and lying. He says listen, materialism is the god of this world. We're not going to say here that he says you can't have money and that you can't have wealth. We're going to talk about what you do with that here in a second, but it's a god of this world and the constant scramble is to get more, and our system is perfectly designed to cause us to just keep on chasing after that. And it was that chase that that system was perfectly designed for Solomon to go after, and when he finally gets to the end of it he sits down and he writes in the last chapter of the Ecclesiastes, he goes, "*Vanity of vanities.*"<sup>4</sup> Begin with the end of mind and we realize, wow, this is not as important as we thought.

Let's just grab a few more thoughts here real quick. Chapter 13 of Proverbs, verse 11:

*<sup>11</sup> Wealth gained hastily will dwindle, but whoever gathers little by little will increase it.*

– PROVERBS 13:11 (ESV)

<sup>4</sup> ECCLESIASTES 12:8 (ESV): *Vanity of vanities, says the Preacher; all is vanity.*

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Yeah, we talk a lot about savings and yet when you hear the stats in our country today the amount of savings that people have are very, very little. It is interesting that we have heard just in recent weeks that over the last 15 or so weeks during all that's been going on with COVID, the fact that people didn't have this constant consumerism as available, that savings have built up. But I talked to someone that went to King of Prussia Mall last week and they said it was just lines. There's this pent-up demand that this consumerism just begs for. You know, there there's probably not much up there that is absolutely something we have to have, but there's this pent-up demand and immediately the savings go down. He says be a person that saves.

Chapter 10, verse 4 says:

*<sup>4</sup> A slack hand causes poverty,*

— and he's going to talk often about not being lazy —

– PROVERBS 10:4a (ESV)

Chapter 14, verse 23, says:

*In all toil there is profit, but mere talk tends only to poverty.*

– PROVERBS 14:23 (ESV)

The Bible teaches work hard, and there's sometimes this loud drum beat that says you know what, play more, go have more fun, go hang out more, you're working too hard, and my Scripture teaches hard work *and* profit are a good thing. And there's a lot of people teaching, "No, it's not. You shouldn't profit." Yeah, it's a good thing. Work hard and that's how you get what you have.

Chapter 21, verse 5, says:

*<sup>5</sup> The plans of the diligent lead surely to abundance,*

— I like that word. The word abundance to me indicates something that God provides, that's why I like that word. —

*but everyone who is hasty comes only to poverty.*

– PROVERBS 21:5 (ESV)

And so I'm reminding you once in a while is how am I planning? How am I planning to work well, to work hard, to be where I'm supposed to be at the right times, to have a plan for my day, a plan for my week, a plan for my life, a plan for my family, a plan for my finances, a plan for my retirement. We just go on and on. I have a plan for my spiritual life, a plan for my marriage. I just love that – the plan of the diligent leads surely to abundance to every area in our lives. He does say here though everyone who is hasty only comes to poverty and that's why we have a lot of people trying to take shortcuts in a lot of things in life, and that's why you have pyramid schemes and you have get-rich-quick schemes, you have lottery. You have people that just get a windfall or a huge bonus and rather than taking that windfall or huge bonus, maybe money from a relative that has passed it down to you, rather than taking that and planning with it that leads to abundance, very often it's received quickly, he says with hasty and it comes to poverty. And so we see that with people that win the lottery. They tell us how quick it is until all of a sudden they're broke again.

Chapter 21, verse 17, says this:

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*<sup>17</sup> Whoever loves pleasure will be a poor man; he who loves wine and oil will not be rich.*

– PROVERBS 21:17 (ESV)

Well, that's sort of weird. Well, we live in a world where we're just constantly amusing ourselves. I mean, we go from vacation to vacation, from fun thing to fun thing, and that's been one of the things that's been so hard in this hard stop that we've had in our world here recently. I mean, we hit the brakes. We squealed the rear end of our car and just skidded around and we were at a dead stop. We can't get on



an airplane. We can't get on a cruise ship. We can't get in our car. We can't go to a hotel or Airbnb. We can't go to a foreign island. I mean, we are at a dead stop. And for a minute or two we stopped and we enjoyed that but we

have become a group of people that, um, we have put that pleasure aspect at the forefront of our lives. Absolutely zero wrong with having pleasure, but he says when that's all that you want to have, when that is what you're living your life to fund, he says you're going to be a poor man.

Chapter 21, verse 20, says:

*<sup>20</sup> Precious treasure and oil are in a wise man's dwelling,*

— How is it that nice things, really nice things are in a wise man's dwelling? How is it, regardless of where you're at in the financial spectrum, that nice things are in a wise man's dwelling? It's because that wise man has made great decisions along the way. Listen to what he says about the foolish person in that same verse:

*but a foolish man devours it.*

– PROVERBS 21:20 (ESV)

When you spend everything that you receive, when you use finances wastefully, it just goes away. I had a friend one time say every day he stopped on his way home from work and stopped at a, you know, a convenience store and got one of the big, big sodas and he said, "I did that every day because" – I forgot what it was at the time – "they're not that expensive, and if you think about it's just some loose change." I mean today our similar thing might be a coffee at the coffee place and if you look at the lineup through the drive-thru it's a very long line and you add that up. And he said, "I added that up for a year. And then I added it up for two years and five years and 10 years and then for my entire career," and he said, "all of a sudden I realized I can't believe how much that \$1.50 or \$3.75 a day adds up and what I could have done with that." And he says here, he says, "*a foolish man devours it*" – just wastes it over and over again.

Proverbs 22:7[b], this is an important one and our church has tried to lead the way on this:

*<sup>7b</sup> and the borrower is the slave of the lender.*

– PROVERBS 22:7b (ESV)

In our world leverage everything you've got and spend everything that's leveraged. And then when the world comes to a hard stop like we have recently, everyone's throwing up their hands going, "What do we do?" And everyone's turning to, say the government, going, "You've got to fix it for us." That's why we're – as a church – we pay what is due but we do way better than that, we pay ahead. And

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momentarily, Lord willing, pray to God, we will be completely debt-free at this church. We believe that debt is a tool, and it's a good tool. I mean, we wouldn't have what we have here and we wouldn't be able to do all that we've been able to do without that. Your home, I mean, it's a great tool to have that debt. You wouldn't be able to have a place to stay and it wouldn't be increasing in value without that debt. But it's a terrible master, and for many that reality and the truth of this Proverb has come home during this time.

Hey, let me wrap up with this because I think what I'm about to share from the Proverbs on money may very well be almost more important than anything else – that has to do with generosity. And it is just peppered throughout this book saying to both rich and poor you've got to be a people that are generous and use what God has given you. Remember it all belongs to God, He's given it to you, He owns it, He created it, He provided it, He keeps providing it—use that and be wildly generous with that. Chapter 11, verse 25 of the Proverbs says this:

*Whoever brings blessing will be enriched, and one who waters will himself be watered.*

– PROVERBS 11:25 (ESV)

There's an ancient, um, Jewish tradition—I'm hesitant to say what it's called because I don't even know if I'm pronouncing it right, it's *shaliach mitzvah gelt*. And here's the tradition, I read about this this week actually, I thought, *That is so cool*. They have this tradition (under those words, whatever that meant) is that whenever you went and you traveled you set aside some money and you took it along with you and you looked for needy people to give it to. And they said that when you're doing that for yourself and you're doing something nice for yourself, to be able to realize that there are people that will be waiting on you, serving you, around you, in your presence, that have so much less and you are so incredibly blessed to have what you have. You take just a bunch extra along and you give it to them along the way. And evidently the whole idea behind this ancient Jewish tradition was to take all of the attention off of me and to put it on to someone else.

When we're blessing ourselves, which is nothing wrong with it, you work hard, you can spend that, you can be blessed. You look at a guy like Solomon, what this guy had was *unbelievable* and God gave it to him. Everything belongs to God. God gives it to you, God expects you to be a steward. What's the biggest risk? The biggest risk is—that it'll become about me. I did this, I have this, and I deserve this, and I'm gonna get this and I'm gonna I'm gonna enjoy it, it'll be for me. When I look at this ancient tradition I go, "No." I'm gonna say, "Wow, yeah, I'm being blessed right now. This is cool. I'm loving every minute of this. I'm enjoying it. But I'm gonna take some along and bless some other people." And in that the writer of the Proverbs begins to remind us: Think about other people. Bless other people. Care about other people. Use what God has given you to be wildly generous.

Proverbs 14:21 says this:

*Whoever despises his neighbor is a sinner, but blessed is he who is generous to the poor.*

– PROVERBS 14:21 (ESV)

You see, it's one thing to give them money, that's what we just talked about, you know, take some along and give it to – and really, do even better than just, you know, whatever the, you know, the tip you're supposed to give or the blessing you're supposed to give, like overdo it. What I read here – heart. And so much of what our giving is and where we help others, where we help the poor, where



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we give back to the church, where we give to those who are in need, it's just sort of like, "That's what I'm supposed to do, [GESTURES DOLING OUT MONEY FROM HIS HAND] that's what I'm supposed to do." And we sort of go through the motions and we have a certain amount set aside. You're smart people, you have a budget, and so you have this budgeted in and you just know it's right. But down deep in it's hard for you to do that and you don't really want to do it. And what I loved about this tradition we mentioned a moment ago is it becomes part of our heart language saying, "This is what I want to do."

Proverbs 19:17 says something. I gotta tell you every time I read it it's as if I read it for the first time and it sort of, um, jolts me. You gotta hear 19:17:

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

**– PROVERBS 19:17 (ESV)**

Wait a minute, if I give to the poor, if I give to someone who's needy it's like I'm lending to the Lord? And He's going to repay me for it? Why would He repay me for it? So I can do some more and it just keeps on going. But lending to the Lord? If the Lord said, "Lee, I want some money from you right now. I need to borrow some money to take care of this guy over here." I mean, if God said that to me I'd be like, "Yep! Yep!" But God doesn't really say that to me, He just presents me with that poor person and then I've got to figure out what to do.



Yeah, I want to tell you something that's weird. Just, uh, I guess it was this morning, I was in the parking lot of the church and someone came up and asked me. I mean, we're not in a place here where we have a lot of people, beggars, walking around begging. So I'm thinking, *Oh, my goodness, I'm preaching on this this weekend* — and I'm not gonna tell you what I did because I think that's one of the things we have to be careful on, but it was just like oh boy. And yet, I think sometimes when we're reading these things and we're focusing in on these things we realize, no, I need to be about this. *"Whoever is*

*generous to the poor lends to the Lord."*

Another principle, 22:9:

***9 Whoever has a bountiful eye will be blessed for he shares his bread with the poor.***

**– PROVERBS 22:9 (ESV)**

This is so important. It's an incredible picture. It's what you would call a Hebrew idiom. Whoever has a bountiful eye – I don't know [TAKES HIS GLASSES OFF], look at my eye, is it bountiful? I don't know quite what that means. An idiom does not translate overly well into another language or into another culture, but what it means in this idiom is how I see others. In fact, the word means "a good eye." I have a good eye for others. How many of us could say I have a good eye for others? Matthew 6<sup>5</sup> talks about the eye is the lamp to the body, it's the same word, a good eye. So how do I have a good eye to others and their needs? There's the opposite of that, there's actually a word for an evil eye, that's a person who is stingy towards the needs of others and always has an excuse not to meet those needs.

One last one, we'll wrap up. Chapter 3 of Proverbs, verses 9 & 10, it says this:

<sup>5</sup> **Matthew 6:22-23 (ESV)** – [Jesus speaking] *"The eye is the lamp of the body. So, if your eye is healthy, your whole body will be full of light, but if your eye is bad, your whole body will be full of darkness. If then the light in you is darkness, how great is the darkness!"*

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*<sup>9</sup> Honor the Lord with your wealth and with the firstfruits of all your produce; <sup>10</sup> then your barns will be filled with plenty, and your vats will be bursting with wine.*

– PROVERBS 3:9-10 (ESV)

Now obviously he would be using here an illustration from an agrarian society, that would make sense. So if you receive a harvest, you just bring the first portion of that. Translate over that into our time, receive a paycheck you bring the first portion of that and there will be blessing as a result of that. In the book of Malachi<sup>6</sup> God says test me and see if I will not open up the windows of Heaven and just pour out on you blessings beyond anything that you can imagine.

I'll wrap up telling you a final story and I mention it because as I was thinking through this this week it was something that was very influential in my mind. I grew up being taught that we should give back to the Lord, that we should tithe. It's one thing to be taught it, hear about it, I think probably you should do it; it's another thing to have something that would motivate you to do it. A pastor friend of ours, an elderly man, passed away and I remember having a conversation with my parents and they told me that he died very wealthy. And I said, "That's odd. I remember him, he didn't look like he was dressed very nice and I know that it never looked like he had very much. He never drove a very nice car. And he just didn't look like he had much. And I remember my parents saying that they actually asked his family member about that and said, "How was that?" And the family member had one statement to make; she said, "Oh, he believed in giving back to the Lord and when you give back to the Lord, the Lord blesses in amazing ways."

And I never forgot that. I never stopped thinking about that. And evidently something was different with that man. He wasn't using it all to provide for himself, he was using it to care for other people. He was thinking with the end in sight, and today he's with Jesus in Heaven and I'm sure the rewards of that are far greater.

By the way, thank you so much, so many of you knew that. So many of you knew that and even during this time when many are still watching online and we don't even pass a bucket even when we are on site, it's been overwhelming the amount of you who understand this principle. And that's why God continues to bless you. So we thank you for blessing the Lord's work in that kind of way.

Hey, I hope these principles of wisdom are helpful. I hope that you grab this note sheet at [cfdowntown.com/notes](http://cfdowntown.com/notes) and just review these. Teach them to your kids. Think about them, talk with your family and just say, "What are the areas we could be doing better in?" and allow these Proverbs make a difference in your life. Our title of our series, HOW TO: LIFE, he gives us Proverbs to help us in the area of finances.

*Jesus,*

*I pray that You will, um, yeah, convict each one of us on this and use this in a powerful way. And, um, if there's something we need to change, I pray that we'll be able to change it.*

*Thank You, Lord, for blessing your work and ministry here, and even the way we've been able to help people that are in need during this time. It's just been unbelievable. And I just thank You for blessing the people watching on to be a blessing to others.*

*We ask this in Jesus' Name. Amen.*

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<sup>6</sup> Reference Malachi 3:6-12

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## SERMON NOTES 7.19.2020

### WISDOM

#### **Proverbs 16:16 (ESV)**

How much better to get wisdom than gold! To get understanding is to be chosen rather than silver.

#### **Proverbs 14:24 (ESV)**

The crown of the wise is their wealth, but the folly of fools brings folly.

1. **We are created equal by God in His image.**
2. **Every person is a sinner.**
3. **Every system is affected by sin.**
4. **God's best for us is when we reflect His Character of wisdom.**

### RICH AND POOR

#### **Proverbs 22:2 (NIV)**

Rich and poor have this in common: The LORD is the Maker of them all. (NIV)

#### **I Timothy 6:6 -10 (ESV)**

But godliness with contentment is great gain, for we brought nothing into the world, and we cannot take anything out of the world. But if we have food and clothing, with these we will be content. But those who desire to be rich fall into temptation, into a snare, into many senseless and harmful desires that plunge people into ruin and destruction. 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.

#### **Proverbs 13:8 (NIV)**

A person's riches may ransom their life, but the poor cannot respond to threatening rebukes.

#### **Proverbs 28:6 (ESV)**

Better is a poor man who walks in his integrity than a rich man who is crooked in his ways.

### BASIC MONEY PRINCIPLES

#### **Proverbs 30:8 (ESV)**

Remove far from me falsehood and lying; give me neither poverty nor riches; feed me with the food that is needful for me,

#### **Proverbs 13:11 (ESV)**

Wealth gained hastily will dwindle, but whoever gathers little by little will increase it.

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### **Proverbs 10:4 (ESV)**

A slack hand causes poverty, but the hand of the diligent makes rich.

### **Proverbs 14:23 (ESV)**

In all toil there is profit, but mere talk tends only to poverty.

### **Proverbs 21:5 (ESV)**

The plans of the diligent lead surely to abundance, but everyone who is hasty comes only to poverty.

### **Proverbs 21:17 (ESV)**

Whoever loves pleasure will be a poor man; he who loves wine and oil will not be rich.

### **Proverbs 21:20 (ESV)**

Precious treasure and oil are in a wise man's dwelling, but a foolish man devours it.

### **Proverbs 22:7 (ESV)**

The rich rules over the poor, and the borrower is the slave of the lender.

## **GENEROSITY**

### **Proverbs 11:25 (ESV)**

Whoever brings blessing will be enriched, and one who waters will himself be watered.

### **Proverbs 14:21 (ESV)**

Whoever despises his neighbor is a sinner, but blessed is he who is generous to the poor.

### **Proverbs 19:17 (ESV)**

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

### **Proverbs 22:9 (ESV)**

Whoever has a bountiful eye will be blessed, for he shares his bread with the poor.

### **Proverbs 3:9-10 (ESV)**

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.

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