

ARE YOU TRUSTING IN YOUR RICHES?

SERIES: HOW TO: LIFE | WEEK 5 | 7.12.2020

Well, you probably find yourself like I do poking around on your computer reading articles, and there are certain ones that that attract different ones of us and if you're like me you know what it's like to see those articles pop up that say stuff like, "How to Become a Millionaire by the Age of 30." You know, like click bait, *But I can't help myself* – aw, push that. Um, I should have known I'm already beyond 30,



I [THROWS HIS HANDS UP] oh, well. Or "Three Surefire Ways to Find Passive Income" – click! Or "Man Who Bought Apple at \$25 Tells You Which One Stock to Pick" – you're like, *O-o-oh, I need to figure that out!* Or "Profiting in a Down Market" – *Oh, yeah! Yeah! Yeah! I'm gonna click on that!* I don't know about you but I think I'm right when I say – never learned a thing, and never found one thing that was actionable or helpful in any of those. But money questions or things about

money are something that's on each of our minds, that's why we click on those. That's why I might click on those.

When we study the book of Proverbs together as we're doing this summer, one of the reasons why I love studying it is because the book of Proverbs is all about wisdom, which defined is the skill of living well. You know, with all the questions that we have coming at us in life and all the things we have coming at us, it addresses so many of them. It gives us input on how to live well. In fact, wisdom is one of the attributes of God and that attribute—whenever you see something that's wise, done right, and completely answers the questions of life, and make sense and works—it's because God in all of His wisdom has somehow given that wisdom to those who are working in that way. And so when we see someone acting in a wise way I have this little glimpse into this attribute of God; it's like having a little window into who God is and so we love when we see wisdom. And that's why the Proverbs is always putting this up against the fool, you know, and it's like *I want to be the wise guy; I don't want to be the fool.* And when you see the fool you go *I don't want that to be me.*

Well, the book of Proverbs has a lot to say about money and while those click bait articles online do not seem to tell me anything that's helpful to me, the Proverbs does. Today I'd like to bring you one verse. Remember, we're reading one chapter a day based on the date and so I'd like to just bring you one verse and the reason why I want to do that is because in the area of money in the Proverbs there's over a hundred so we can just sort of get bogged down in the weeds.

I sort of want to go at a number of different categories of thought processes over the next couple weeks when it comes to money. Next week we'll talk about being rich or being poor and thinking through what Proverbs has to say on that. But today I'd like to take you to Proverbs 11, verse 28, just one verse, and I'm gonna read it to you and I'm hoping that by the end of this time that one verse just gets into your head. And you'll find the other verses that Proverbs mentions on money, that you're reading as you go through a chapter a day, will start to make sense and especially with this as a foundational principle so here's the verse, Proverbs 11:28:

¹³ Whoever trusts in his riches will fall, but the righteous will flourish like a green leaf.

– PROVERBS 11:28 (ESV)

So that's the wisdom of God. Trust in riches you're gonna fall; trust in righteousness you're gonna flourish, it says like a green leaf.

So back in May I planted one of those clump trees in my yard. I went down to Home Depot, bought it, stuffed it in my SUV, [HE LAUGHS] I felt like I was coming home with a forest all around me. Planted it and put dirt in around it double the size of the root ball, that was one horrific hole to dig, you know the program. Planted it, we've had tons of rain, this was before it's dried out here in the last couple weeks,

ARE YOU TRUSTING IN YOUR RICHES?

SERIES: HOW TO: LIFE | WEEK 5 | 7.12.2020

tons of rain, and all of a sudden I saw the thing going yellow. I'm like, *Uh, it mustn't have been any good. It must have died.* I was like frustrated and then all sudden my wife said, "Well, maybe you ought to water it." And it crossed my mind probably the water's not getting down to it, so I went out there every day with the hose and within a couple days this thing was green. And I was looking up at the top and there's all these sprigs of new growth and these new leaves that are really extra green. And I look at those every time I water it, and I'm watering it a lot now, all the yellow is gone and the thing's really green. I look at those every time because I'm really excited, you know, you figure this tree's gonna take forever to get big. The thing's taken off and I'm so encouraged by that, and I love the beauty of that green leaf.

So he says here if you trust in your riches you're gonna fall; if you trust in righteousness you're going to be like that green leaf. So as we sit here today, James 1:5 says if you ask for wisdom, God will give it to you.

⁵ If any of you lacks wisdom, let him ask God, who gives generously to all without reproach, and it will be given him.

– JAMES 1:5 (ESV)

And the Scriptures tell us that wisdom is better than a gain from silver, which is found in Proverbs 3, verse 14:

*¹³ Blessed is the one who finds wisdom, and the one who gets understanding,
¹⁴ for the gain from her is better than gain from silver and her profit better than gold.*

– PROVERBS 3:13-14 (ESV)

You know, it says seek wisdom, that's a whole lot better than silver. And here's what's important in this moment; because of what's going on in our world there are two different camps of people watching me today. There are those who are really struggling financially, and there are those who are really actually benefiting during this time financially and you're doing great. And those who are struggling are trying to figure out how to move forward. Those who are doing really good are trying to figure out what they do with that. And here's what we know we need: We need wisdom from God. And James 1:5 says if you ask for wisdom, He'll give it to you. So let's just stop a moment and I'd like to pray for you. And if you're with other people, let's just join together and pray.

Lord Jesus,

I just want to bring before you each person listening, each person bowing their head, bowing a knee to You. Lord, this subject of money is one that we've heard a lot about, we've thought a lot about, and yet we come to You today owning the fact that we need your wisdom, we need your insight and your thoughts. And so we would ask that You would help those who are struggling financially. And I pray that something I say today is helpful to them, but more than something I say I pray that the truths of these Proverbs of your Word would help them. And for those who are doing really well, I pray that they would hear your voice on how to handle what You've given them and what to do next.

And so, Lord, I pray that in the midst of gathering today in so many different environments and online and outside and in-person, Lord, I pray that your hand would be upon this message. We ask in Jesus' Name. Amen.

ARE YOU TRUSTING IN YOUR RICHES?

SERIES: HOW TO: LIFE | WEEK 5 | 7.12.2020

Remember Solomon, he's the guy who God says ask anything you want and I'll give it to you.¹ God comes back later because he asked for wisdom, you know, so you could have asked for anything including money – you think about that one. If you get asked for anything what would you ask for? You could ask for anything including money, and you ask for wisdom and God says I'll give you that. And He actually says I'll give you money along with that. By the way, be very, very careful, I encourage you to be extremely careful because there are those who are false teachers who want to prey on money in our lives and so they'll tell you anything to pull that money out of your hands.

Anyhow, here's sort of what I was thinking about when I was mentioning that click bait earlier and the articles that you and I have read and found, is that here we are today going to get financial advice from a guy who could ask for anything and he didn't ask for money. And financial advice from a guy who is really, really wise who was really, really, really wealthy, and who had lived life to the max and he has a lot to say about these types of things. Let me read the verse again, Proverbs 11:28:

13 Whoever trusts in his riches will fall, but the righteous will flourish like a green leaf.

– PROVERBS 11:28 (ESV)

I want you to get that verse in your head. I just – if you're looking at it on the screen, just read it over and over. If all you to do today is memorize that, that'll be great. Here's two phrases that I would love for you to grab and they're drawn right out of the verse. The first phrase is this: Riches dictate the terms of my trust. Riches will dictate the terms of my trust. Do you remember the verse that Pastor John took us through last week? Proverbs Chapter 3, verses 5 & 6:

5 Trust in the Lord with all your heart, and do not lean on your own understanding.

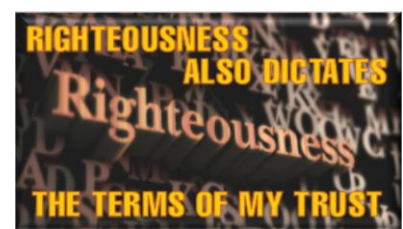
So the first one is riches dictate the terms of my trust. The second phrase that we're going to say is righteousness also dictates the terms of my trust. Remember Proverbs 3:6 from last week:

6 In all your ways acknowledge him, and he will make straight your paths.

– PROVERBS 3:5-6 (ESV)



We are put in a spot right now where the question is: Where is our trust? Okay. Your trust is in riches, so let's just start there for a moment. If it's in riches—and I think most of us would say it's not and this is what's been causing me to just really work over a



bunch of stuff in my head. I would love to tell you my trust is not in riches. My trust is not in what I own or what I have or what I earn or what I hope to get someday in retirement. My trust is not in those things – but is it? Riches dictate the terms of my trust. So they dictate what I think about. If you have a lot today, you tend to think about that; what are you going to buy next, what are you gonna do with it, how are you gonna leverage it, how are you gonna sell it, are you gonna buy something else, how are you gonna make that work for you, are you gonna get interests, are you gonna put it in the stock market, are you gonna buy land and property—you know the whole story.

If you don't have a lot, say you have very little, you think about that a lot today. I've been around a lot of people in both situations and both think about their situation a lot. Think about what they have or

¹ See 1 KINGS Chapter 3

ARE YOU TRUSTING IN YOUR RICHES?

SERIES: HOW TO: LIFE | WEEK 5 | 7.12.2020

think about what they don't have and what someone else has and how to get what they want and how to get what they have. It's all in their mind so it's what they think about; how I can get more, how I can protect what I have.

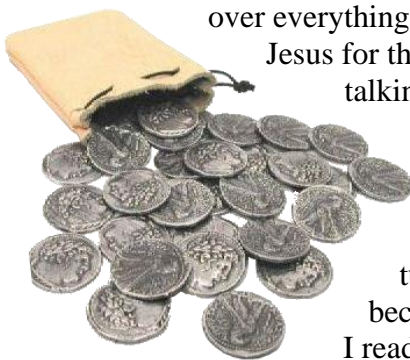
Riches dictate the terms of my trust. Whoever trusts in riches Proverbs 11:28 says will fall. They dictate the terms of my trust with my emotions. Market's up – "Woo!" Market's down [SHOULDERS & HEAD DROP/CAST DOWN APPEARANCE] – "Uh." Happy/elated, sad/laid off/devastated; promoted, on Cloud 9, taking the family out for a special event. Emotions, peace of mind, resting well –or– bill collectors come in, bills coming due, don't know how we're gonna pay it, unforeseen expense, and there's this danger in your mind. you're laying wide awake at night, can't even sleep. Riches dictates the terms of our trust.

What motivates my actions? Well, my actions are motivated oftentimes by this striving inside of me that wants to collect more of those riches, which is determining and creating the terms of that trust. It's about consuming. It's about getting more.

There's this great picture in the Bible, you're familiar with this name regardless how involved you are in church settings, the name's Judas. He was one of Jesus' disciples. We know how this story ends in our time. He's well-known, the disciples at the time didn't see it coming but he was a guy who has this huge expectation how things are gonna turn out. You and I understand that, we've lived in that kind of a role. He sees Jesus bringing in the Kingdom, he sees himself being, you know, at a seat at the table where he gets to reign and rule, and he's let down when all of a sudden he realizes there's suffering involved in this. And this isn't where this is headed and this isn't what I bargained for, and this wasn't where I was wanting to go. I mean, do you not see this here where riches oftentimes determine, I mean, he wanted the riches of a kingdom. He wanted riches of sitting at the table. You and I have been there. You and I might be there right now. And for him money was everything.

In fact, he managed the money. I have a feeling if he could have interviewed the other disciples they'd have said he did a great job at it; what they had no idea is that he was skimming off the top. They didn't understand how much he loved money, how that money controlled him, and how that money had taken over everything inside of him. And you remember the story, he cashes out – betrays

Jesus for thirty pieces of silver. And if you have no clue what that looks like, we're talking about a very little amount of money. He turns on the God of the universe, the One who has everything, has made everything, who could provide everything, who would be the One who could give him safety and security and help him through and talk him through it if something goes wrong financially. Jesus would be there for Him. He turns on Jesus to grab thirty pieces of silver. Riches dictated the terms because money was more important, and that's the thing that troubles me as I read this.



It's very easy to read whoever trusts in riches will fall, to quickly say I don't trust in riches and then just ask ourselves the question: What if our expectations aren't met? What if things don't turn out the way we want them to turn out? And what if all of a sudden we begin to just get down that wrong path? And we know that money has taken so many people off the right path. You know in marriages. And we oftentimes hear when we counsel it was money, it was finances that caused the problem. In relationships oftentimes we get to the bottom of it, it was a financial issue that separated them. And so money is a huge, big issue – and riches dictate the terms.

ARE YOU TRUSTING IN YOUR RICHES?

SERIES: HOW TO: LIFE | WEEK 5 | 7.12.2020

And for Judas his trust was in riches. That was his substitute as a god. Here he is sitting beside the God of the universe and he substituted the riches as a god instead of the one true God. And that is really the two things that are at play in this verse – letting riches dictate the terms of my life; letting righteousness dictate the terms of my life.

And just continuing back with riches just for a moment, what motivates me spiritually? For those who are allowing riches to dictate the terms, what's going to motivate them spiritually is: What can I do to earn my way? If I buy this, if I pay for this, if I do this with my money will **NO** this make God happier? Will this get me closer to God? Will this get me further faster with God? And the answer is no, you can't buy God. You can't buy God's favor. You can't buy your way towards God. You can't do it yourself. But there is in this riches dictating the terms, one of the key terms that riches dictates is it's all about me. It's about self. I can do this. I've got this. I will take this and I will carry this.



Here's why I want to capture as I just sort of stop on this riches dictating the terms. When riches dictate the terms, in the short term very oftentimes there's a quick payout and that's why you know a lot of people that are doing quite well that aren't walking with God. It's why it's so easy for us who do know God to really jump towards those riches, it's like this sugar rush, it's this candy rush, and in this short term it feels very good, it feels very right, it feels very natural, and it is just the basic thing that we want. It goes better in the short term but hear this and capture this: It is short term. When riches dictate the terms of my trust, I am trusting in those riches and those riches only take care of me for a short while. And that's why the Proverb here says whoever trusts in his riches will fall, and that's exactly what happens to Judas. Acts Chapter 1, verse 8, Judas commits suicide.

So let me talk to you for a moment about righteousness dictates the terms of my trust because that's what the second half of the verse it says, *"but the righteous will flourish like a green leaf."* Remember Proverbs 3:6, *"In all your ways acknowledge him, and he will make straight your paths."* Here's what I want you to hear today: Your finances, your money, the decisions that you make financially are a spiritual thing. And here's the spiritual thing because you go, "What? Righteousness, I mean, living right, how can that be a spiritual thing? Yeah, it's doing the right things, but how can that play into money?" It's depending on myself to accomplish something. So in the short term I can probably do that, but we're eternal beings, we've gotta look at this thing long haul. But when we look at God, when we look at this from a spiritual point of view, we are taking the trust away from self and putting it on to Him. Righteousness by very definition means to be in right relationship with God.

Again, go back to Judas. When you're put into that tension of what do I make a choice between, do I love Jesus more or do I love my money more? Do I believe that Jesus can carry me through the difficult times and the tough things, or do I really believe money can do it? And that's why we go for all sorts of cheap substitutes and shortcuts to get money, and we'll scramble, we'll hurt people, we'll lie, we'll cheat, we'll gamble so as to get money because it is our god.

And here's the second thing about righteousness. Righteousness is always about faith and that faith is in Jesus, and it is a faith that says He will provide. And again, we're going to come back to what we said earlier, you have the short-term provision that money can provide, you have the long-term provision that God can provide. That long-term security, short-term security in trusting in riches, long-term security in putting righteousness in a place of dictating the terms of your trust. That's gonna require faith but that's what righteousness always

Faith

ARE YOU TRUSTING IN YOUR RICHES?

SERIES: HOW TO: LIFE | WEEK 5 | 7.12.2020

requires – requires faith as opposed to my own efforts. It is never earned. It's taking God at His Word. It's—even though nothing makes sense right now—knowing that God's got it. We've got to take ourselves out of this equation. And money, I mean, you just you just go look at what you spend money on, it really will tell you what you think about yourself. It will really tell you what you think about God.

One last piece of righteousness. So as we define righteousness we say righteousness is being in right relationship with God, it's having faith, and it's being [INAUDIBLE/AUDIO BREAK 0.10.31.4-0.10.29.8] righteousness by what you do, it's by what God's done. And then Jesus is our righteousness. Righteousness is always Jesus-focused. Now, remember I said that having righteousness is being in right relationship with God. The only way we get in right relationship with God is through Jesus, and so that's why Jesus has to be the focus. And whenever we talk about righteousness we talk about this thing that we refer to as the great exchange. When Jesus hung and died on the cross He exchanged His righteousness that He gave to us for our sin; so when He hung on the cross we gave Him our sin and we exchanged it for His righteousness, and so now we live our lives focused in on Jesus.

When Jesus hangs on the cross He says this, He says it's finished.² The word in Greek, *tetelestai*, "paid in full." It was a legal term. It was like that red stamp we used to see back in the old days that they'd put on a paid bill [GESTURES STAMPING] PAID IN FULL, and meaning it is finished. And with that one word, hanging on the cross He takes a financial term and He applies it spiritually. And finances become a tool in our world to change our attention to things that matter long term. When riches dictate the terms, finances just get us to that next thing we want. When righteousness dictates the terms, we take the finances in faith and invest them in things that matter. We take the finances even to pay the day-to-day stuff and we *by faith* trust that God will provide for that, that God will provide us. That even as the New Testament tells us that He'll put a roof over our head and He'll provide us with enough food and enough clothing that we'll never be left wanting, and our trust comes in Him. It's one of the hard parts about having a lot. It's why today we talked to those who are struggling but also those who are having a lot because when you have a lot you just naturally go, "I've got this. I don't need God for it." When you're struggling for everything that you get you're going, "God, I need You to provide because I know it's not coming." We're moving here from a short-term perspective of riches dictating the terms to a long-term perspective of righteousness dictating the terms.



I heard a college student tell me a story of one of their professors. He had been at Deloitte & Touche back when it was Deloitte & Touche and he was an accountant for them and their largest client was who he was servicing. He was on the fast track to being partner. His stock was going up just by the month, I mean, they were just raising him up through the organization. When the company's largest client, I believe, asked him to do something that was illegal he looked back and said, "Well, I won't do that, and if you want me to do that you're going to have to find someone else." And that company looked right back at him and said, "Well, that's exactly what we'll do." And they fired Deloitte & Touche and they went to someone else.

And this man, this accountant, tells the story how immediately he was taken off the track to be partner, he took a huge cut in salary, everything went bad, he was put onto the worst projects, his salary was lower, he was hurting, and yet inside of himself he said, "I have to live with righteousness. I have to live doing the right thing. I have to do the right thing." And he was committed to that right thing. He said that went on for about six months and he said six months later what hit the news—his biggest client that had left him—Enron. And he said his particular office was protected from all the horrible things that

² JOHN 19:30 (ESV): When Jesus had received the sour wine, he said, "It is finished," and he bowed his head and gave up his spirit.

ARE YOU TRUSTING IN YOUR RICHES?

SERIES: HOW TO: LIFE | WEEK 5 | 7.12.2020

would happen thereafter because he had lived doing the right thing, because righteousness dictated the terms. In the short term it hurt him financially; in the long term immediately his office sailed to the top, immediately he sailed to the top and he went straight to being partner. And his message to the students was, "Listen, doing what's right in the short term oftentimes will give you a great gain in a short term, but it'll fail you in the long term." He says, "When you do what's wrong in that short term, yeah, it looks good, it feels good, it seems to go right, but it fails you in the long term." He said, "On the other hand, when you do the hard thing in the short term and in the long term you're gonna find out that you get blessed by that."

I love Proverbs 8:18 that says:

¹⁸ Riches and honor are with me,

— and then he uses the word "enduring" —

enduring wealth and righteousness.

– PROVERBS 8:18 (ESV)

You see, there's something that carries on to eternity when we do what's right here. That's why I oftentimes we talk about giving. I talked to someone not too long ago and they told me, you know, there's moments when they give that they sort of gulp deep to give a tithe, to give a tenth of what they made in that last sale or that last transaction or the last paycheck it's just like [GRABS HIS CHEST] it's a gulp. But they were telling me is they have to stop and they have to think, "Yeah, in the short term I could take that money and do something for me right now and riches would dictate the terms there. On the other hand, if righteousness is going to dictate the terms they can take that and they can do something that's going to have eternal manifestations and long-term multiplication that investment would make for the Kingdom and for eternity.

Hey, here's the simple outtake of everything I've said and we'll stop. Short term, if that's what your focus is on, you want short-term gains – choose riches, let riches dictate the terms. You'll feel better but like Judas, you'll fall ultimately. On the other hand, if you want to think long term, choose righteousness. In fact, he says if you do that you're going to flourish like that green leaf on the tree.

So I want to leave you with the verse again and those two statements.

RICHES DICTATE THE TERMS OF OUR TRUST

RIGHTEOUSNESS DICTATES THE TERMS OF OUR TRUST

How can you apply that in your life right now?

Let me read the verse, Proverbs 11:28:

¹³ Whoever trusts in his riches will fall, but the righteous will flourish like a green leaf.

– PROVERBS 11:28 (ESV)

We'll come back next week and talk about how to gain riches. We'll talk about what to do if you're poor. Proverbs has a lot to talk about those things.

Right now we're gonna have an opportunity to give our gifts back to the Lord to honor Him with the first fruits of our wealth. To take, quite truthfully, a long view so that we can flourish like a green leaf as

ARE YOU TRUSTING IN YOUR RICHES?

SERIES: HOW TO: LIFE | WEEK 5 | 7.12.2020

opposed to taking a short view and letting riches dictate our terms and fall. So I hope that you'll give generously right now. Thank you for giving generously. Those gifts are going towards things that will last for eternity for God's Kingdom. Let me pray for you.

Jesus,

As we look over this would You help us right now to think through very specific areas in our life where we have chosen to let riches dictate the terms? And I pray that we'll figure out today how we can let righteousness dictate the terms. And so right now we put our trust in You, we put our faith in You, Jesus.

And I'd say to you if you've never put your faith in Jesus alone for your salvation, right now's the time to do it. We've been trusting everything else, they fail us – money goes away, stock markets crash. Just say right now: "Jesus, I want You to forgive me of my sins. I want that tetelestai – it is finished – paid in full. I want to be spiritually right with You. I want the righteousness of God." And the Scripture says if you made that decision right now it totally transforms everything in your life. You move from death to life,³ old things are passed away, everything becomes new.⁴

And as money shows us it just comes and goes and it that disappears, but what's done for Jesus lasts for eternity and we put our attention to You right now, Jesus. And I pray for those who trust in You – I pray that they'll tell us. I pray that they'll mark it in the chat box right now and that we'll be able to follow up with them and just encourage them and that they'll see the joy of knowing Jesus.

We ask this in Your Name. Amen.

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KEYWORDS: short term, long term, riches, righteousness, trust, faith, rich, poor, wisdom



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³ JOHN 5:24 (ESV): (Jesus speaking) "Truly, truly, I say to you, whoever hears my word and believes him who sent me has eternal life. He does not come into judgment, but has passed from death to life."

⁴ 2 CORINTHIANS 5:17 (ESV): Therefore, if anyone is in Christ, he is a new creation. The old has passed away; behold, the new has come.