

Wisdom & Money

Proverbs 10:2-5, 16, 22, 25; 11:4, 17-18, 26-28; 12:11 (ESV)

2 Corinthians 8:1-9 (ESV)

When I visited England, I learned about an impressive woman named Selina. No, not my wife. I am talking about Selina Hastings who married the 9th Earl of Huntingdon in 1728, and she became the Countess of Huntingdon. Lady Huntingdon was involved in financially supporting the Methodist movement and religious revival in the 18th Century. She was a Calvinist and supported George Whitefield's evangelistic work (who was also her chaplain). Being a very wealthy woman, Lady Huntingdon was responsible for founding 64 chapels and contributed to the funding of others. Lady Huntingdon insisted that all these chapels subscribe to the doctrines of the Church of England and use only the Book of Common Prayer. She also founded a minister's training college that is now part of Cambridge, and she funded several foreign missions. Lady Huntingdon was blessed with money, and she used her blessing to bless the Lord through the advancement of the Gospel by supporting ministers of the Gospel in various ways. Lady Huntingdon must have been well acquainted with Lady Wisdom; because, she used the blessing of money wisely and righteously, which will be our focus in Proverbs this morning: **Wisdom and Money.**

We finally begin "The Proverbs of Solomon" Proper: Up to this point, we have been engaged in a lengthy introduction to Lady Wisdom. Here, we begin the compilation of Proverbs that are pithy statements of wisdom, and they occupy the majority of the book from chapters 10-22 and 25-29. Proverbs were written in parallel form, and the second line either contrasts the first line or it carries the theme of the first line forward. As we will see, when the second line contrasts the first, it is usually to contrast wisdom with folly and righteousness with wickedness; because, if we remember, folly involves moral culpability. The wisdom expressed in these Proverbs is a Treasure of Teaching passed on through generations of families and leaders within God's Covenant People. We, Christians, are the blessed inheritors of this Invaluable Instruction; because, we are God the Father's children instructed with these wise sayings for our good. We must also remember, Proverbs

are not 'promise' statements. They are 'wise' statements to get us thinking, so we may live properly in the world created by God through Wisdom. Such wise living, in turn, increases our 'probability' of being "blessed" (aka: fortunate, happy) with life and favor from the LORD Whose creation this is.

Money as a Blessing

(The Benefits of Earning & Using Money Wisely & Righteously)

1. Proverbs 10:4-5 (obtained through Diligent Hands)

- a. We actually addressed aspects of this in Proverbs 6 under "Lazy Living". Here, we see a "slack hand" that causes poverty, but "the hand of the diligent makes rich." Money is to bless us as a reward for our genuine and dignified hard work. Working is intended to be good and meaningful with the blessing of money/provisions/ "our daily bread" as a result, but, because of the Fall, toil, frustration, sorrow and scarcity were introduced as a curse on our labor. -**Genesis 3:17-19**
 - i. Despite this curse on our labor, we are not to give-up and give in to a sluggish slumber. Work is still good despite the Fall, and, while we may not experience the full satisfaction of our labors that God intended, either materially or spiritually, in this life, work remains essential for us to live properly in this world created by Wisdom.

2. Proverbs 12:11 (NOT only through "slack hands" or "lazy living" but, NOT obtained through Senseless Pursuits)

- a. This is a probability statement; not a promise statement. The truth of this Proverb remains because of the ordered, even if fallen, world we live in.
 - i. Are your expectations for financial stability realistic? Are you avoiding hard work and pursuing get-rich-quick endeavors based on worldly wisdom? -**Proverbs 13:11** ("Slowly grind it out.")
 - ii. Ray Ortlund, "If you have a money problem, the answer is not money. The answer is the Lord. Your employer doesn't provide for you; God does" (p. 174).

3. Proverbs 10:22 (ultimately, Money is a Blessing obtained From God)

- a. In general, money is positive. When money is properly viewed as a blessing from God to serve Him and His People, there is a righteous trust in God's goodness and provision, and the financial resources with which God blesses those He so chooses are then utilized wisely.
- b. While money, in general, is good and a blessing, like other good blessings from God, it can be misused, abused and become a curse.

Money as a Curse

(The Consequences of Getting & Withholding Money Foolishly & Wickedly)

1. Proverbs 11:17-18, 26-28 (NOTE: These are all contrasts.)

- a. Blessings for using Money Wisely for the Good of Others: Kindness benefits Self; Righteousness gets a Sure Reward; Giving grows Riches; Those Who Bless will be Blessed by Others; The Righteous will Flourish
- b. Curses for using Money Foolishly for False Self-Centered Security: Cruelty hurts Self; Withholding suffers Curses (no one likes someone who is stingy and tightfisted), Those Trusting in Riches Will Fall
- c. Of course, these are not simple exact equations meaning, "Do this to get or avoid that." No, that, type of thinking would misapply this kind of wisdom, and turn it into a false type of retribution theology that Job's three friends were guilty of. Rather, these are paradoxes, contrasts, to powerfully illustrate the sovereign reign of God over the world He created through Wisdom.
- d. While this is an ordered world under God's sovereign reign, it is also affected by the Fall. Therefore, money often becomes a curse; because, it is served rather than God. Remember, you canNOT serve God AND money. Money and material possessions cannot ultimately satisfy our deepest desires, regardless of what the fallen world and its folly would try to have us believe. Only the Wise Creator can truly meet our every need, but we are inclined to pursue the crooked paths of folly in the pursuit of wealth, foolishly thinking money is THE ultimate source of

blessing rather than God from whom all true blessings flow – such as money or possessions.

- e. Understanding that what I am about to say probably reveals more about me than others, I am increasingly convinced that the more “things” we have, the less time we spend serving God and others; because, we spend time and energy worrying about and taking care of our “stuff”. This is what it means to be a slave to money rather than a slave to Christ, and I tend to worry about and serve ‘things’ rather than my Lord Jesus. To be clear, there are many Godly wealthy people, though, who are NOT distracted by their wealth but, instead, use it wisely in a manner that honors our Lord - like Lady Huntington. Nevertheless, these are exceptions. Such people are wonderfully blessed by the Lord to serve Him with the blessed money God has given them. The truth is, for most, as Jesus warns, it is very difficult for the rich to enter the Kingdom of God; because, most of us are inclined to foolishly use money, or we allow money to use us a fools.

- i. Why? To find security and safety? That is idolatry, and, if we are tempted to idolize money and possessions, then we may be tempted to obtain and hold on to them in sinful self-serving ways rather than use them to honor our Lord and to serve others in love.

1. *Proverbs 10:2-3, 16, 25*

- a. Biblical Wisdom wants us to understand the correlations between righteousness and life; between wickedness and death. This is true in both creation and in our covenant relationships with God. While wealth can provide a degree of strength and security, if it is gained and retained by wickedness it will not profit in the long-run. God will thwart wicked cravings. Righteousness both delivers us from death and leads to life. God protects and provides for the righteous

according to our true physical and spiritual needs. *Do you believe this?*

b. Proverbs 11:4

- f. Bruce Waltke, “The righteous are willing to disadvantage themselves to advantage the community; the wicked are willing to disadvantage the community to advantage themselves.” Ray Ortlund, “[Jesus] disadvantaged himself to advantage us by his selfless life and death.”

Gospel

1. 2 Corinthians 8:9

- a. It is insightful to recognize that Paul wrote this to the Corinthians in an effort to raise money for impoverished Jewish Christians in Jerusalem.
2. Now, because Jesus became poor, we have become rich by the power of the Holy Spirit. Therefore, in Christ, we can earn and utilize money as a Blessing for our joy, the good of others, and God's greater glory.
3. Lady Huntington is an example of Money as a Blessing: a blessing to her, to others, to the Gospel and to God's glory
- a. Gospel patrons like Lady Huntington are needed just as much today to help promote the primary “ministry of the Word.” Each and every Christian is essential in serving and supporting a local congregation, and this means financially sustaining the essential Gospel teaching and disciple-making ministries from which you, yourself, benefit. It is amazing how many would pay tuition to a college or university for classes (often taught by proud pagans) to earn a degree for a career to earn money essential for living, but they never consider freely giving to the local congregation to promote Gospel teaching and preaching ministries that lead to obtaining eternal life by grace through faith in Jesus from whom all blessings of wisdom flow.

Closing Prayer (with the only prayer in the Book of Proverbs)

***Proverbs 30:7-9* AMEN.**