

# Truth for Today

The Bible teaching radio programme

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## Some lessons from Proverbs: A lesson in finance

Good morning and welcome to *Truth for Today*. Over the last few weeks we have been looking at "Some lessons from Proverbs". We have looked at a lesson in humility, a lesson in trust and today we shall be considering a lesson in finance.

The subject of finance is one that affects us all. We all have to deal with money in some way or another. I am well aware this morning that I will be speaking to a wide range of people whose finances will be vastly different. Some may be struggling from day to day whilst others may be living very comfortably. Christians are responsible to God with what money He has trusted to their care. Throughout the ages there are always those who are rich and those who are poor. The Bible records details of a man like Abraham in Genesis 13:2 who was rich with all his cattle and silver and gold. On the other hand, we read of the widow of Zarephath who was poor; in fact she had virtually nothing yet she willingly fed Elijah. You can read about this in 1 Kings 17:8-16. God is able to use you whether you are rich or poor, so you have no excuse. God expects you to be willing to use what He has given to you for His purpose and His glory.

Just before we look at some of the verses in Proverbs, we need to address the fact that there is nothing wrong or to be ashamed of if you have money. You may have worked very hard, saved well, not wasted anything and you find yourself comparatively rich. Having money is not the problem. It's how you value it and what you do with it that matters. 1 Timothy 6:6-10 clearly state that it is the "**love of money that is the root of [every] evil**". Some Christians may covet money and riches but the warning you have in these verses is that this could cause you to depart from the faith. If your heart and affections are so taken up with the gain of riches and material things and you lust after these things, you are sinning against God. In fact anything you value more than God is sin. It is only what you give to God that will last forever. Everything else that you gain in this world will be left behind when you die. I am reminded of a little saying:

*"Only one life, 'twill soon be passed,  
Only what's done for Christ will last."*

Charles T Studd (1860-1931)

This is a test for us all. We live in a very material world and we all want the next new product that comes out. The Bible instructs us to be content with what we have. Listen to the words of 1 Timothy 6:6: "*But godliness with contentment is great gain.*" A Christian who is content with what he or she has is a happy Christian. Timothy instructs us clearly in 1 Timothy 6:11: "*But thou, O man of God, flee these things; and follow after righteousness, godliness, faith, love, patience, meekness.*"

The book of Proverbs is a collection of wise sayings that, in the main, was written by Solomon. The Bible tells us that Solomon was the wisest man that ever lived. The sayings deal with all aspects of life from the point of view of God's wisdom. Proverbs is a book that is well worth reading as it applies to the circumstances of every generation. It is very up to date! I have narrowed the subject down to four questions that may help you to focus and remember the talk.

1. Is there anything better than riches?
2. Do we value what we have worked for and what God has given us to look after?
3. What are the principles of giving?
4. Should we leave an inheritance for our children?

### 1. Is there anything better than riches?

Let's start with our first question: 'Is there anything better than riches?' In the UK today, there are over 32 million people who buy on average three lottery tickets per week. Every week they make the pilgrimage down to the shop to buy their ticket in the hope that one day that their number will come out and they will get that big life changing win. Winning a large sum of money does not always guarantee happiness and a wonderful life. There are reports of winners in the past whose lives have been ruined, with family arguments, marriage break up, sadness and even suicide. Proverbs 11:28 tells us that "*anyone who trusts in riches will fall.*" Luke 18:25 also warns that "*it is easier for a*

*camel to go through the eye of a needle, than for a rich man to enter the kingdom of God.*” Luke 12:13-21 speaks sadly of a man who was only interested in wealth and earthly treasure. God saw his heart and spoke to him; he died leaving everything and more importantly he was not right with God and he lost his soul. Dear friend, let this be a warning to you that if you have not put your faith and trust in the Lord Jesus, do so now. We are clearly warned in the Bible that *“now is the accepted time, now is the day of [God’s] salvation”* (2 Corinthians 6:2). If you allow your unstoppable desire for riches to take hold of you to the extent that you ignore the warnings of God, you will spend eternity in torment away from a God who loves you and showed this by giving His Son to die on the cross for your sins.

Proverbs 8:10 tells us that *“receiving God’s instruction is better than silver, and knowledge is better than choice gold. God’s instructions of faith and righteousness are vastly different to man’s desire of riches.”* Proverbs 8:17-21 makes it clear that *“loving the LORD above everything else will give us riches that will last for ever, durable riches.”* Wealth not money, is given to those who love the Lord, and He promises to fill their treasuries. There is no greater wealth! He gives us hope, joy, peace, satisfaction, a purpose to life and eternal heavenly blessings. Philippians 4:19 assures us: *“But my God shall supply all your need according to his riches in glory by Christ Jesus.”* God is very rich! I am reminded of a chorus which sums it up well:

“He owns the cattle on a thousand hills,  
the wealth in every mine,  
He owns the rivers and the rocks and rills,  
the sun and stars that shine,  
wonderful riches, more than tongue can tell.  
He is my father so they’re mine as well,  
He owns the cattle on a thousand hills  
and I know that He will care for me”.

John W. Peterson (1921-2006)

© 1948. Renewed 1976 John W. Peterson Music Company (/ Small Stone Media BV, Holland (Admin. in the UK/Eire by Song Solutions www.songsolutions.org))

Proverbs 8:11 tells us that wisdom is better than riches and nothing you can desire compares to wisdom. Wisdom is not only better than riches but more important than riches. In Proverbs 1:2 wisdom is mentioned and in the next few verses the importance of having wisdom is explained to us. Wisdom means skilfulness - the ability to use knowledge correctly. In fact it is used 37 times in Proverbs. Wisdom speaks of the ability to understand and discern, something I am sure that we would all value in our daily lives. In dealing with our finances we need wisdom, godly wisdom. How do we get wisdom? James 1:5 tells us that *“If any ... lack wisdom, let him ask of God.”*

Proverbs 22:1 tells us that *“it is better to have a good name than having great riches.”* This verse is quite challenging to me as I am sure it is to you. Do you have a good name at work? Are you honest in every detail of your life? Do you tell white lies to cheat your expenses claim? Are you prepared to lose money to maintain your name? Having a good name that has been built up over years is priceless, but it can be lost in one slip or mistake. We need to be very careful. It is not only your name that will be smeared but more importantly, the blessed name of our Lord and Saviour will be tarnished.

## 2. Do we value what we have worked for and what God has given us to look after?

The second question is “Do we value what we have worked for and what God has given us to look after?” There are several verses in Proverbs that refer to the way that we earn money which I think we need to take into consideration. Proverbs 13:11 tells us that *“gaining wealth by working hard is good.”* Proverbs 12:11 also tells us that *“a man who works hard gets satisfaction.”* On the other hand Proverbs 13:11, Proverbs 12:11 and Proverbs 21:6 indicate that gaining treasures by vanity is wrong. It is wrong to be self-centred or self-obsessed. After considering these verses, I believe that we need to do an honest day’s work, be conscientious, considerate to others and always doing our best. Many years ago I worked very hard physically and at night, when I lay down, my body was tired. Today I still work hard but I do more office work and because of this I find myself more mentally tired. If I had the choice, I would always chose to have a tired body rather than a tired mind. You fall asleep feeling that you have worked hard. But we all have different jobs, so we can work hard no matter what we do and by doing this you will value every penny you earn.

With these same thoughts in mind, Proverbs warns against being slothful at work. Proverbs 12:27 speaks of the slothful man who does not value his food or his goods he has earned. We live in a throwaway society. For example, when something goes wrong with an old appliance we just get a new one, and often it is cheaper than to get the old one fixed. When you work hard to save up to buy something, that is special to you; you value it more. Valuing what we have means we do not waste things. Everything you have has been hard earned but we must also remember it

was given by God. So we must give thanks to God every day for what He has given us which should help us to be careful with everything we have.

Proverbs 18:9 speaks to us of someone who is slothful, in fact a waster. We live in a world today where there is a real opportunity for Christians to stand out in the work place. There are a lot of people today who expect and think it is their right to have everything but, in turn, don't want to do anything for it. Christians should always be on time for work, always giving their all, honest, dependable and willing. A Christian's life should be disciplined and diligent in everything he does. If you are slothful, it usually affects others and you cannot be relied on to do any task in time or do it correctly.

### 3. What are the principles of giving?

Our third question is: what are the principles of giving? Proverbs actually doesn't give any clear guidelines on exactly what we should give but there are some principles here that we must take into consideration. Proverbs 21:14 tells us that we should give in secret, not give to be seen or to gain favour or reward. We should give liberally, without grudging, from a loving heart. Don't worry, God has his eye on you! He sees what you are giving and you will be rewarded in due time for this. But don't forget He also knows your attitude and the motive of your giving. Proverbs 19:17 speaks to us how we should show pity on the poor, and tells us that if we do this it is like lending to the Lord. In Proverbs 11:25 we are told that a liberal person will gain because of their giving. We must understand that we do not gain favour from God because we give, neither are we promised more and more riches. God promises us spiritual blessings. Giving is actually worship. Giving gives us an inner contentment knowing that you are doing what is right before God.

There are a few practical things that we probably need to address at this point.

- a. We all have something that we can give;
- b. It is not about how much we give; and
- c. It is all about the manner or attitude in which we give.

Knowing when to give, knowing what to give and knowing how much to give are difficult questions. Some Christians will put an exact amount aside every week, say ten percent to give to the Lord's work. Some will give as they see a need, but then some may not give at all or maybe it has never crossed their mind that they have a responsibility to give. Giving to God and His work is serious business. It is in fact, a great responsibility but we should also view it as a privilege. In the Old Testament, books like Leviticus and Deuteronomy, God's people were given very clear guidelines of what was to be given. For us Christians today we should view the principles of the Old Testament giving but we should take our lead from New Testament teaching like 2 Corinthians 8. Paul instructs us that we must firstly give ourselves to the Lord then generously give of our means to others. If you have money, sometimes it is easier to give your money than your time. We are also reminded in the same chapter of the grace of the Lord Jesus: *"For ye know the grace of our Lord Jesus Christ, that, though he was rich, yet for your sakes he became poor, that ye through his poverty might be rich"* (2 Corinthians 8:9) As Christians we need to give in grace, we need to give freely and willingly just as the Lord has freely given us all things. 2 Corinthians 9:7 tells us that *"God loves a cheerful giver"*, and in Acts 20:35 we are reminded that *"it is better to give than to receive."*

### 4. Should we leave an inheritance for our children?

The last question is "Should we leave an inheritance for our children?" Proverbs is quite clear that it is right not only to leave what we can for our children but also our grandchildren if God has blessed us in such a way. Proverbs 13:22 tells us that a good man leaves an inheritance to his children's children. Proverbs 19:14 tells us that houses and riches are the inheritance of fathers. If you read on in both Proverbs 13 and Proverbs 19, we see that a father must be diligent, he must discipline his son and rule over his house correctly with love as well as discipline. Proverbs 19:20 is a very telling verse: a father should heed the instructions of the Bible so he is wise at the end of his life. So how do we set up our will and what do we leave and to whom do we leave it? These are very difficult questions but it does seem clear to me that, yes, we should leave a provision for our families but we need to be very wise according to the instructions from the whole Bible as to this. I also think it is right to leave some of your inheritance to the work of the Lord. Parents, in particular fathers, have to be wise and they should prayerfully take the principles of the Bible when they decide what to do with their inheritance. We should emphasise that the spiritual legacy we leave behind, that is our Christian testimony, is far more important than any financial legacy.

### Conclusion

I have to admit that I have found this a very difficult talk to put together for various reasons. Proverbs is not an easy book to study. As we said earlier, it was King Solomon who wrote these sayings down to help his subjects to live good lives. But how can these sayings affect our lives? The same sayings for the people in Solomon's time will affect our

lives if we apply what we read. The wise sayings should press upon every true Christian's heart and conscience thus helping them to live godly lives. God who created us, instructs us, in our behaviour in the family, in society and even our methods of business are under His eye. A Christian is one who belongs to Christ, so as He has gone back into heaven and we are here in this world we have to display heavenly characteristics. Proverbs is an ideal book to read regularly which will remind us of the importance of the righteous walk we need to have as Christians and help to remind us not to sin. Proverbs is a book that every Christian should read, especially the young. We can draw many good principles to help us in our lives. I encourage you all to continually read this book, maybe a few verses a day rather than all in at once.

In relation to finance it is all about our desire I believe. Our desire should be that we put the Lord first in our lives and any decision should be the correct one according to His will and pleasure. Our lives should be lived out for Him in this world. There are many things that will sway us and many sinful thoughts we will have to deal with. But, basically, if we "*keep [ourselves] in the love of God*" as Jude 21 says, we will be helped throughout our lives to handle things like finance in the correct way before the Lord.

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