**The Book Of Proverbs – Money, Money, Money**

We are going to look at a particular topic...and I am already sweating about this - money. Now do not go to sleep on me. I am not going to dig into your wallets or try to make anyone feel guilty about how they manage their money, but Proverbs does discuss the importance of using wisdom when it comes to finances. We here today may have no issues with how we handle our money, but we might know someone who is struggling.

Bear with me as we quickly look at a few verses that deal with finances. Think about this with me. Our culture tells us that if we buy so and so, we will find fulfillment, all that we need. We see the flashiest and neatest stuff and we must have it. And we can afford it of course, if we use our credit cards, or go deep in debt for whatever our consumer labeled culture tells us we need.

There are some good investments, so we are not talking about those. We are specifically dealing with thoughts on what we should do when it comes to handling our resources.

Here are some surprising statistics I came across and I always say these with the knowledge that every survey, study, etc., may differ. But here are some things that were found: 1 in 3 Americans who make over $100,000 a year live paycheck to paycheck. 34% of Americans have no savings at all. Credit card usage is on the rise. Over 40% of Americans say they use a credit card more than any other form of payment. We use a credit card, but it is also paid off immediately.

54% of Americans feel stuck in a cycle and think they cannot get ahead when it comes to their finances. And the fact is, so many people are impulse buyers. Many Americans feel a financial strain no matter their situation or income. Let me give you this one quote that I think sums up some of the struggles that people face, and it puts a strain on relationships, on our health, emotions,

**“In the final quarter of 2022, just over half of Americans reported having difficulty paying their bills in the previous three months—a 42% increase over the last two years.”**

52% of Americans say they live paycheck to paycheck, up 23% from two years ago. 41% of Americans, and this is at the end of 2022, say that financial situations caused them to lose sleep.

All this may make us feel discouraged, but it also means there is a way out, there is hope. I realize that things may not happen overnight but there is nothing wrong with getting serious about changing our lifestyle if needed to get this burden off us.

There are courses such as “Financial Peace University” and other teaching courses from “Crown Financial Ministries” or the “Good Sense Movement” that can help. We do not have to agree with everything they say but there are principles worth considering from what they teach.

Now I am not one of those who thinks that every penny you spend on non-essentials should make you feel guilty. I golf. Good exercise as we walk the course, but some would say it is a waste. Why not spend my money on something more valuable? We all have our thoughts on financial wisdom.

**Point:** And some people work hard but may not make as much as someone else, so they do not have as much to spend. That does not make them lazy. They may budget, they may watch their spending, but the reality is that it is a challenge because of the costs of living, etc.

**Christopher Lasch** has written, and for some in our world this is true, **“Consumption promises to fill the aching void”** in our lives. Advertising aggressively plays on the discontent and futility of the people of America. We cannot live without this or that. We as believers should know that the only thing that fills the deepest void or ache in a person’s life is Jesus.

Before going farther let me share a couple of personal views. I do not see credit cards as the evil that some do. We have one or two. But the fact is people do misuse them, overcharge, in fact, live off them and pay high interest rates every month because they cannot pay them off.

Some people are overmatched when it comes to finances. Credit is extremely easy to attain, and people are so far in debt it is choking off their life. In our country, financial issues are one of the three leading causes of relationships and marriages ending.

**Point:** Another crucial point needs to be made here. Some people are in financial straits through no fault of their own. Injuries, illness, unexpected financial issues that were overwhelming may have taxed our emergency fund or savings or money that we had. These folks are struggling, not because they are poor money managers, but simply because life’s curveballs have come their way.

**Point:** And many of these people are careful and diligent in managing their resources, but things happened. These people need our help, prayers, and encouragement.

Let’s answer the questions as we continue, “Why spend the time looking at the issue of finances, and why is this topic so important?” These are fair. Here are some practical reasons for looking at this topic:

**1) Money is a major stress on relationships, whether marriage, family, business, or friendship.** Money problems can wreak havoc on a relationship.

**2) When we understand basic principles, and apply them to our life, we can deal with debt, and move ahead financially and be freed from the monster of debt.**

**3) Because it helps us deal with stress, when we handle our finances, our health can be better.** Stress causes many health issues, and money stress can hurt us.

**4) It can give us peace of mind where we are not always worrying about the next day, the next bill, etc.** It also helps us gain because we feel that we are accomplishing things and moving forward.

**5) We can give to others to help them as we learn how money should be viewed in our life.** We can make a positive contribution to the world.

**Key:** One writer states that **“Financial wisdom is one of the most heavily emphasized themes in Proverbs.”** This is according to author **Jim Newheiser** in his book **“Opening Up Proverbs.”** It is a major theme, but it is one of those topics that seems boring, and yet people struggle financially, and we may personally know some who do.

Since we are told to study the Scriptures and become well-versed in what it says, that includes at times dealing with topics that may not seem important to us personally. Keep in mind, though, that what we look at may not directly apply to us at this time, but we may be able to help someone else.

**1) Recognize what real needs are and prepare for those.** In **Pro. 6:6-11** we learn some things, including that a lazy person should not expect to get ahead or to plan. We are not talking about getting rich, because not all of us get to that point though God does allow some to have much more but He also wants those in that situation to give to His work, maybe a little more than some of us can.

But no matter what our earning level is, we should consider the future, and if possible, be prepared for, as we have mentioned, unplanned expenses that do occur in our lives and note that our earning power is given to us by God to meet the needs of our family.

**Pro. 6:6-8** mentions the ant as a role model for us when it comes to saving, to knowing our needs, and since the lazy sluggard is noted in **vss. 9-10**, there is a lesson for us when it comes to being wise with what God has given us.

By no means am I saying that if we do not have a savings, or we mismanage what God has given us, that we are a sluggard. What I want us to learn from the ant is how they prepare, how they know their needs and do what they can to be ready to manage those. It is instinctive because the Creator has made them that way. Lazy people should not expect others to bail them out. That is clearly seen here.

We did a series on personalities found in Proverbs and one we looked at was the lazy person, the sluggard, who is mentioned at least 14x in Proverbs. But here is a lesson for us from one of the smallest creatures on the planet. The word **“go”** to start the verse is a command, an exhortation.

In **vs. 6** the writer Solomon tells us to **“consider” her “ways.”** The word **“consider” means “to see, observe, give attention, look at intently, learn, inspect.”** We are to observe the **“ways”** **(journey, manner, particular path and here, habit)**. Learn the habits of the ant. We can learn wisdom from paying attention to them. And what are those habits? Well, one is that she prepares.

Hebrew scholars **Keil and Delitzsch** write about the ant,

**“She is a model of unwearied and well-planned labor...it is to be concluded that the author observed their art in gathering in and laying up in store, carrying burdens, building their houses, and the like.”**

The ant has a queen, but they do not have someone overseeing their work, to push them to get things done. They are industrious on their own and save for lean times, such as the winter when in some places they cannot go out and forage for food so they must be ready ahead of time.

**Vs. 8** says that she **“prepares” (make ready) and “gathers”** her food. She makes sure to have enough. The same can be said about our finances. As much as we can, be prepared for those times of need in our life. An emergency fund is not a terrible thing as we have noted. We get hit with unexpected things and having something in that account is for our benefit. We save some like the ant does for those times.

The sluggard, according to **vss. 9-11**, will eventually not have much because of their laziness. Let us not be lazy and let us prepare what we can for when we need it.

**2) Manage well what God has given us.** Some people, because of the rise in the costs of things, are struggling not to spend more than they make. For others, it is simply being undisciplined, where they make, let’s say, $80,000 a year and spend $100,000. If you have enough credit cards you can do that. But is it wise?

The stress related to finances is real. Whether we live by a budget or not, we need to be careful with how we handle our money. Most people do not like the idea of living with guidelines. There is nothing wrong with it. Many people are borrowing from their savings or using their credit cards to buy something they want, even if it puts a financial burden on them. Not what they need or can afford, but what they want.

Turn with me to **Pro. 27:23-27**. This is a teaching portion in Proverbs from an agricultural point of view, yet we can also learn from it for ourselves. The word **“Know”** **(vs. 27)** can have the idea of **“being careful, perceive, be aware.”** This means being careful, caring about the condition of your flocks, knowing what you have, and what it takes to keep them healthy.

**Gesenius**, the Hebrew scholar, says that in this verse it means **“to turn the mind to something, to care for, to see about.”** You had to pay attention to your herds. You needed to know what was going on for they were your income.

**Vs. 24** is a reminder that if we do not pay attention to what we have, those things disappear, run down, are spent, and so we need to know that there is a continuous need to be prepared, to work hard **(vss. 24-25)** and to manage our resources well. Take care of our resources, and that includes our money.

**3) Give to God’s work and help others.** God gives us what we have, and sometimes extra, so that we can in turn help others. Look with me at **Pro. 3:9-10**. There are a few things to note in these two verses but before we look at these two verses, I just want to say this about our church.

We are a giving church. Whether it is our weekly giving, or special offerings or giving to projects, time and time again Oakridge has stepped up to the plate. **You are so generous so what I am sharing from Proverbs is not to correct anything but to encourage us to keep doing what we do**.

**First**, the idea of wealth does not mean we wait until we reach a certain financial place in our lives and then honor the Lord after that. The word **“wealth” can mean what we have in substance or quantity** **or possessions** but if we stop at the first part of the verse, we miss what Solomon is saying.

He tells us to give of our first fruits to the Lord. Now, let me say this and be clear on my view on giving to the Lord. I do not teach tithing. I cannot find the idea of tithing anywhere in the letters to the churches in the NT. We can, though, learn about giving from OT principles. They gave more than 10%.

In the NT, we are told to give to the Lord’s work. Note **1 Cor. 16:1-2**. Paul was talking about taking up a collection to help other believers, but the principle of giving is here. Giving to God’s work is expected, not by me, but by the Lord. And we do not give God the leftovers. People may decide they have to have this or that, and Who usually gets shortchanged - God.

I believe and teach what is known as “grace giving.” This does not mean we give as little as we can to the Lord. But there is no set percentage in the NT that we must give. But if we just throw in a few bucks here and there and we can afford to do more, then that, to me, is an issue of the heart.

Before going back to Proverbs, keep something in mind. God owns everything that we have. It all belongs to Him. He has blessed us with the ability to, for most of us, to make a living.

**Second**, we honor and glorify God when we give to His work. Back to **Pro. 3:9-10**. Note the first word in **vs. 9**. It is the word **“honor.”** Because of Who God is, we are to honor Him, to show Him respect, to glorify Him in what we do and that includes in how we handle what He has given us as well as giving to His work.

In **vs. 10** Solomon notes the word **“firstfruits.”** In the OT, you gave to God’s work the first of your fruits, off the top. It was an offering given to God; it was the best part of your crops **(Ex. 23:19; Deut. 26)**. It showed gratitude for how God had provided for you. It acknowledged His help.

Giving does not guarantee we will be rich as some claim. Proverbs are generalizations and though it is true that sometimes God gives more to His children who are faithful to Him in giving, that is not a promise that He will. **Vs. 10** is not a fact that we will be wealthy.

As the **BKC** says, if giving automatically made us prosperous, then **“God is invested in, rather than honored.”** I agree with that. God has promised to meet our needs **(Mt. 6:33)** if we put Him first in our life.

Some believe that **vss. 11-12** balances out **vss. 9-10**. I can see that as a balance to the one who does not honor God with their giving. And we are also to be wise in our giving. People organizations ask for donations and help, and we must be wise in who we give too. And do not support a lazy person. Help those who may have needs and work hard **(talk about the couple in Herald who worked hard, and the church helped)**.

We are to dedicate to God’s work a portion of what He has allowed us to have and has given to us. It also shows a commitment to the Lord, that as we have mentioned, we recognize that He is in reality the owner of it all, as **J. Vernon McGee** notes.

There are many points that we could consider this morning, but we will finish with one more.

**4) Work hard to be debt free.** The reality is very few people sitting in this room can just buy a house for cash. I mean, we were able to when we sold our house in California, paid off our mortgage, and bought a house for cash in Nebraska. But selling the house in Nebraska did not give buying power to purchasing something here straight up with cash.

Sometimes debt happens. And a home is, and this is controversial, an investment that hopefully you get your money’s worth out of. There are times we end up having to borrow because a large expense hit us, even above any emergency fund we had - a major mechanical failure, or an illness, unexpected house repair.

But do not borrow just to have fun if you cannot pay it back immediately and you deal with high interest rates. Sometimes we invest in things, and we need to use wisdom when doing that, but it can pay off quickly. **Pro. 24:27** is worth noting when it comes to the area of borrowing money.

We know that it is almost impossible for many to go to college without having to have student loans. That is how the system seems to work. But it could be anything that saps us financially.

**Pro. 22:7** simply is a statement that for the most part is reality. The rich, and in the context of this verse, it is the lender that fits that bill, **“rules”** over the poor, and in this verse that does not mean that we have no money but the idea is that when we have to borrow, or go in debt, the ones we owe money too have control over us, to a point.

**Vs. 7** begins with **“The rich rules.”** Let us just stop there. The word **“rules” (found around 100x in the OT) means to “have dominion over, govern, control.”** When we owe money, the lender, we could say, has some control over us because we have borrowed from them.

There is that pressure to pay back what we owe. This verse also says that the one who borrows is the “slave” to the lender. We are the servants, we could say, to the one we borrow from. Just be careful when it comes to borrowing. That is the warning here. When we owe, that hangs over us and for some, they struggle to pay back what they borrowed.

Though only four thoughts have been mentioned regarding finances, I pray that they give us some things to think about.