

## Proverbs: Getting Rich

**Big Idea:** We get rich by giving more.

**Purpose:** To challenge people to live a generous life.

**Passage:** Proverbs 30:7-9      **Verse:** Proverbs 11:24-25

### Opening

#### **Winning the Lottery**

-The Powerball lottery payout is now up to 169 million dollars. If no one claims the winnings this week it will rise even higher. I don't think I have ever bought a lottery ticket even, when the payout rose to 1.5 billion back in 2016. But I can see the allure. We've all seen and heard the stories lottery winners. One day they are struggling to make ends meet the next day they are multi-millionaires. The stories we don't often hear are what happens after the winners get paid. It almost never goes well.

-Jack Whitaker won 315 million back in 2002. Jack was a successful businessman and company president before winning the lottery. After winning, Jack was besieged by requests for money from friends and family. He began to spend lots of time and money at the local strip club. He eventually lost a daughter and granddaughter to drug overdoses. He was robbed of half a million dollars while sitting in his car outside a strip club. In 4 years he was bankrupt. Jack now says *he wished he would have torn up the winning lottery ticket.*

-Abraham Shakespeare won 30 million dollars in 2009. Abraham was eventually murdered by a woman who befriended him after he won. Before he died, Abraham told his brother that *he had been better off broke.*

-Donna Mikkin won 34.5 million in 2007. She was a happy person before winning the lottery. Afterwards, she was a mess. She has stated that *winning the lottery hijacked her life and led to emotional bankruptcy.*

-I could go on and on. About 70% of people who receive a windfall of cash will lose it within 5 years. Don McNay is a financial consultant to lottery winners. He wrote a book called *Life Lessons from the Lottery*. His experience working with many lottery winners is that *winning the lottery is more often a*

*curse than a blessing*. Having lots of money makes people's lives worse instead of better.

## **Review**

-The sages of Proverbs knew that this was true. They say essentially the same thing.

We are in the 4<sup>th</sup> week of a series on Proverbs subtitled – ***How Not to Be a Fool***. The book of Proverbs is a collection of wisdom literature written by wise men and women called *sages*. The sages want us to become wise. The Hebrew word for wisdom means to *live skillfully*. The sages want us to live skillfully. The book of Proverbs is like walking into a room filled with a bunch of wise, seasoned and experienced people. These wise men and women want to give us advice on how we can live life skillfully and well. They are trying to prevent us from become fools. A fool is someone who thinks they are wise. A fool thinks they are wiser than everyone else, including God.

The foundation of wisdom is the *fear of the LORD*. Wise people take God seriously. Wise people understand God has created the world to work in a certain way. The sages reveal how life is meant to work. We have been looking at practical topics that the sages address. Two weeks ago, we explored the power of words. Last week we looked at friendships. Today we are going to talk about money.

## **A Money Talk**

-I know that whenever the topic of money comes up that people get tense. It is going to be o.k. I don't like talking about money either, but I do so because it is critical to accomplishing our mission to *follow Jesus and share his love*. If we care about becoming more like Jesus, we will care about the topic of money. Eleven of Jesus' thirty-nine parables were about money. Jesus talks more about money than heaven and hell combined. The Bible has about 500 verses on prayer and faith – and over 2,000 on the topic of money. Proverbs has over 100 verses on money. How we manage our money is a big deal to God. Good money management is crucial to living wisely and skillfully.

-The Israelites were not much different from you or me in many ways. During the time in which a lot of the Book of Proverbs was written the Israelite nation was ravenously seeking *the good life*. The good life is the life that our culture insists we seek. It is the life of more and more money and possessions. The sages of Proverbs could have cared less about seeking the good life.

They actually warn us against it. They want us to seek *a life that is good*. At the end of our days we won't look back and evaluate our lives by *what we have*. We will evaluate our lives not by *who we are*.

-Some of you may be thinking this message is not for you because you don't have much money. For perspective, **if your household income exceeds \$38,000 then you are the top 1% of wealth in the world**. You are the 1%! If your household income exceeds \$60,000 then you are in the top **.2%** of people in the world. Most of us have been given a lot. With that said, some of you, especially in the midst of a pandemic and economic downturn, are in dire financial straits. New Hope is here for you. Reach out if you need help. But the sages would tell us that God is just as concerned how we manage our pennies as He is about how we manage our millions.

- As we dive into this topic, I want you to do something. Take your hands, *ball up your fists and grip tightly*. This is the posture many people take towards money. This is how the culture we live in approaches the topic - hold on tight to everything you have.

Now I want you to release your fists and hold out your outstretched hands. This is how the sages and writers of Scripture want us to approach money. They want us to release our grip and let it go. If we do so, we will begin to discover the life that is good.

-We will be considering many verses from Proverbs today, but Proverbs 30:7-9 will frame our discussion. Jerry will be reading that for us:

*-Two things I ask of you, Lord; do not refuse me before I die: Keep falsehood and lies far from me; give me neither poverty nor riches, but give me only my daily bread. Otherwise, I may have too much and disown you and say, 'Who is the LORD? Or I may become poor and steal, and so dishonor the name of my God. (Proverbs 30:7-9)*

## **Lies about Money**

### **Money is evil**

-We are given the name of our sage in Proverbs 30. His name is Agur. Agur and the other sages of Proverbs expose some lies about money. Lie #1 is: **Money is evil** The sages or writers of Scripture *never* tell us that money is evil. In the passage we just heard, the prayer is to not be poor. It is repeated twice. The sages have nothing against money. They acknowledge several times that life is harder for the poor.

-Biblically, money is neither good or bad. What the sages and other writers of Scripture warn us against is *the love of money*. Paul tells Timothy that *the love of money is the root of all evil*. That is probably the most misquoted verse in all of Scripture. Money is not evil but the love of money is evil. Why is the love of money evil? Because our hearts are meant to love God and others, not money.

-Why do the sages and writers of Scripture talk so much about money? How we handle our money reflects our heart. The Nixon Watergate scandal famously broke wide open when journalist Bob Woodward told a Senator essentially to *follow the money*. Jesus says the same thing. Jesus said *for where your treasure is, there your heart will be also*. (Matthew 6:21)

How do I know what you care about? All I have to do is follow the money. *Your heart follows your money*. If we aren't wise with our money, if we spend our money on all the wrong things, then it messes with our hearts. Jack, whom I referenced earlier, reflected years after he won the lottery that *he didn't like what happened to his heart*. This the concern of the sages - our hearts. As Proverbs 4:23 says, *Above all else, guard your heart, for everything you do flows from it*. (Proverbs 4:23) Lie #1 is *money is evil*. That is not true. But be careful because the love of money *is* the root of all evil.

### **Money will make us secure**

-Lie #2 that the sages of Proverbs expose: ***money will make us secure***. We are created and redeemed to find our security in God. But our broken hearts are prone to seek security in things other than God. One of those things is money. Agur cries out, "*Don't let me get rich or else I might disown you and say 'who is my LORD?'*" The sages knew the danger of looking to money instead of looking to God for security. *The wealth of the rich is their fortified city; they imagine it a wall too high to scale*. (Proverbs 18:11) *Do not wear yourself out to get rich; do not trust your own cleverness. Cast but a glance at riches, and they are gone, for they will surely sprout wings and fly off to the sky like an eagle*. (Proverbs 23:4-5)

-October 29, 1929 is called **Black Tuesday**. That was the day Wall Street experienced a devastating crash. The market lost 12% of its value or 14 billion dollars. Over the broader stretch of days, the market lost 30 billion dollars. That was the catalyst of the 10-year Great Depression which affected almost every Western industrialized nation.

Winston Churchill was visiting New York during Black Tuesday and was awakened by a commotion outside his hotel where a man had jumped to his death off the 15th story of the building. Many people who found their security in money got rocked to the core. The wife of a Long Island broker shot herself in the heart, a utilities executive from Rochester gassed himself in his bathroom, a St. Louis broker swallowed poison, a Philadelphia banker shot himself in his athletic club. One gentleman who took his own life left a note that read, *My body should go to science and sympathy to my creditors.* Proverbs 11:28a tells us that *those who trust in their riches will fall.* Money can not make us more secure. We will only find the security we seek in God.

### **We never have enough**

-Lie #3 is ***we never have enough***. This is connected to the previous lie. If we mistake to money for security, we will never have enough. Everything around us is shouting to us that we need more money and we need more stuff. Our broken hearts struggle with this never-enough mindset, especially when it comes to money and possessions. Later in Proverbs 30, we are told this never-enough mindset is like a grave, a land without water, and a fire. This thirst for more burns within us.

-Researchers at Boston College studied the rich, people who have more than 2.5 million dollars. (I told them I wasn't available for the study.) These people spoke candidly about their lives. The researchers discovered a surprising amount of anxieties, worries and fears. There was also the sense of 'keeping up with the Joneses'. Most of them said they needed at least one-quarter *more* wealth to feel secure. Never enough.

-Paul tells Timothy, *But godliness with contentment is great gain. For we brought nothing into the world, and we can take nothing out of it. But if we have food and clothing, we will be content with that. Those who want to get rich fall into temptation and a trap and into many foolish and harmful desires that plunge people into ruin and destruction.* (1 Timothy 6:6-9) Paul says that wanting more and more, seeking to become richer and richer, is a trap that leads to destruction.

-Never enough. It is like that fable about catching monkeys. Hunters put cookies in the bottom of jar. The monkeys came along, reached in the jar, and grabbed the cookies. But they couldn't get their clenched fists out of the jar. The monkeys would refuse to let go. They were trapped. It is interesting that

the word *miser* comes from the word *miserable*. People who are always looking for more are trapped. They are miserable.

-I experience this never-enough urge whenever Apple comes out with a new iPhone. Suddenly, my current iPhone – which is incredibly awesome – suddenly feels *not enough*. Or I experience this never-enough urge when I walk into Costco and wander through the TV section. Our TV is fine, but now they have the super *super* HD with 3D and curved screens. My wife will find me in that section, look at me, and just say *no*. When my heart is seized by a sense of never enough, I am like this guy:



-Jesus calls this the ‘bigger barn’ syndrome. He told the story of a man who keep building bigger and bigger barns until the day he died. Can you guess what Jesus called that man? He called him a fool. Jesus knew His wisdom literature. When we love money, we will never have enough of it. It is a trap that leads to destruction.

-Back to the passage we read earlier. The sages pray not to be rich or poor. They pray for *just enough*. The sages use honey as a metaphor. They tell us to eat just enough honey. If we eat too much, we will vomit. The prayer from Proverbs 30 is that God would give us just enough; that God would give us our *daily bread*. Does that sound familiar? Jesus uses this imagery from Proverbs to teach us to pray – Lord, give us our daily bread. No more, no less. God’s daily faithful provision is enough.

That is the lesson of the manna in the desert that came every morning. If the Israelites gathered and tried to store it, then it rotted. They were to look to God *every day* for provision. What God provides us is enough. As he cares for the birds of the air and the flowers of the field, he will care for us.

-My daughter Eden is super generous. Her default when we give her her meager allowance is to give it all away. *She knows we are going to take care*

*of her*. She knows there is more allowance coming. In the same way that her generosity flows from her trust in her *earthly* father, our generosity can flow from our trust in our *heavenly* Father. My dad drilled this into me as a kid. Even in difficult financial times, he always made sure I knew that he continued to give back to God. At times, it seemed ludicrous to give in the face of need. But my dad trusted that God would provide. And God did provide. I have to say I have never met a generous person that ran out of money. When it comes to money, we feel we never have enough. But if we turn our eyes from money to God, we recognize we have *more than enough*. He has promised to provide to all our needs.

-Our natural disposition when it comes to money is this: clenched fists. We are prone to find our security in money. We sense we never have enough. We are clinging to it for dear life. The sages of Proverbs tell us that if we live this way, we are fools. If we live this way, we may experience the good life but we will never experience the life that is good.

-How do we live wisely when it comes to money? What are some practical ways we can unclench our fists and hold what God has given us loosely? The sages give us some practical advice. How do we manage our money wisely so that our money does not manage us? They give us some money management tips.

## **Money Management Tips**

### **Give first**

-Money management tip #1 is ***give first***. Most people give out of leftovers. The sages tell us that is backward thinking. The sages tell us to give first and *then live off the leftovers*. Proverbs 3:9 says, *Honor the Lord with your wealth, with the firstfruits of all your crops...*(Proverbs 3:9)

-Their advice is: before we spend anything on ourselves, we should give back to God. This makes sense when we understand that everything we have was given to us by God. God owns it all. In Psalm 24, King David proclaims that *the earth is the LORD's and everything in it*. (Psalm 24:1a)

1 Chronicles 29 states that *everything we have comes from God*. The apostle Paul asks *what do we have that we did not receive?* Our money and our possessions are God's money and possessions - we just manage them. To remind of us of this reality and to keep our relationship with money in the

proper place, God asks us to give back to Him **first** before we spend anything on ourselves.

-The sages tell us to honor God with our money by giving God the firstfruits of our crops. We must remember the Ancient Near East was an agricultural economy. When they gave back to God, it was usually in the form of crops or livestock. That was their wealth. God didn't want their leftovers, rotting veggies or lambs that were on their last legs. God wanted their first fruits and their best animals. This principle was reflected in the sacrificial system. God's people took this seriously.

-In the Old Testament, the pattern and percent of giving was clearly dictated. Giving a tenth of one's income to a deity was commonplace in the ancient world. The word *tithe* literally means *tenth*. Tithing was practiced by both Abraham and Jacob before it was actually commanded in the Old Testament laws. God commanded Israel to give a portion of their wealth back to Him as an offering.

This wasn't because God was needy. God wanted to remind them where they should find their security. God knows that where our treasure is our hearts will be also. When we give, our hearts will follow. He wants our hearts pinned to Him.

There were three main tithes in the Old Testament. One was a tithe *to the priests and Levites* who provided spiritual care for the nation. This is similar to the tithe you might give to New Hope. The second tithe was *to the most vulnerable in need* - the poor and the unhoused. This would be like giving to *Clackamas Service Center* or *Open Arms International* or another organization serving the most vulnerable. The last tithe was a *party tithe* that provided food and beverages for everyone in the country to celebrate God's work in setting the Israelites free from slavery. If you add it up, God asked his people to give around 22.9% of their yearly income to God and his work in the land.

-The Bible wasn't written to us but for us. What does this mean for us? The sages' advice to give first is just as true for us as it was for the Israelites. Followers of Jesus have continued this practice throughout the life of the church. How much should be given back to God? The writers of the New Testament just tell us to *give generously and give cheerfully*. There is no set amount. But we can use the model in the Old Testament as a benchmark, just like giving a 15-20% tip is a good benchmark.

-What does this look like for the Rosensteel family? We endeavor to give 10% of what we earn back to God. We hope to continue to give more. We give the majority to *New Hope*. We also give to *Clackamas Service Center*, *Open Arms International* and *Preemptive Love*. We set aside money to help friends in need and we also set aside a party tithe so that we can occasionally have a celebration or treat people to dinner.

-What might this mean for you? Do you want to live wisely or foolishly? If you want to live wisely, then you will take God seriously and give first. Start by praying. **Ask God what He wants you to give.** Then pick a percent of your income and set it aside each month to give before you spend anything else.

If New Hope is your church, then please give to your church. Your generosity is the only way we stay on mission and keep the lights on. Presently, your faithful giving has allowed us to stay on mission. Thanks for your generosity. But the pandemic has affected giving. Compared to the same time period last year, giving is down about 10%. We know many of you are struggling, but we would be grateful for any gifts that would allow us to close that gap. The easiest way to give is to go to the New Hope website and click *Give*. You can also give via text or by mail. It is super-easy to set up automatic giving each month. This is how my wife and I give. A monthly amount is given before we can spend a dime.

Give first. Join us in that. You can also find and support an organization that you believe in that cares for the poor. The sages of Proverbs talk continually about giving our money to help the poor. And set aside a little money to celebrate God's gracious provision in your life. **I don't want anything from you. I want something for you.** I believe in and have experienced the joy of giving. If you think I want something from you, then don't give. But *you* will miss out.

-Imagine going to someone's house for dinner. You bring your favorite take-out to share. They serve themselves, eat most of it, and then hand you what's left on their plate. Bon Appetite! How would you feel? Probably the same way God feels when we give him our leftovers. God doesn't want our leftovers. God wants our first fruits. We are meant to give first. When we give back to God a portion of what he has given to us it is an act of worship, a declaration of trust in His continual provision, an investment in His Kingdom that shapes our hearts. *How much of God's money do you want to keep for yourself?*

**Make a plan**

-Money management tip #1 is **give first**. Money management tip #2 is **make a plan**. Proverbs 21:5 says, *Careful planning puts you ahead in the long run; hurry and scurry puts you further behind.* (Proverbs 21:5, MSG) Early on in our marriage, Corrie and I were advised by some very wise people to live on a budget. It was wonderful advice and it has served us well.

-If you need some help on how to get started making a budget there are a ton of resources online. A popular one is called *You Need a Budget* ([YouNeedaBudget.com](http://YouNeedaBudget.com)) Websites *Mint* ([mint.com](http://mint.com)) and *Pocketguard* ([PocketGuard.com](http://PocketGuard.com)) are also popular.

Here is a really, really simple plan and system we use with our girls and we use with ourselves. Each girl has a box with 3 drawers labeled Give, Save, and Live. Let's say you have \$10. You *give first* by putting \$1 in the Give drawer. That goes to your church and the most vulnerable. Now you are left with \$9. You put \$1 in the Save drawer. The sages tell us that again and again. *The wise store up choice food and olive oil, but fools gulp theirs down.* (Proverbs 21:20) The sages hold up the ant as our example. *They tell us the ant stores up its provisions in the summer.* It is wise to have money saved for unexpected expenses, for seasons of drought. Then we are left with \$8 to Live on. From that \$8 comes rent, food, clothes, entertainment, etc. Now I know that math was super complicated so let me repeat it...

-What happens when we don't have a plan for our money? We end up buying things we can't afford which leads to debt. It goes on the credit card. Debt leads to slavery. *The sages tell us that the borrower is slave to the lender.* When we are buying stuff we can't afford, we get deeper and deeper into debt with no way out. The advice of the sages reminded me of this [SNL commercial](#) titled **Don't Buy What You Can't Afford**. The sages would love that skit. The sages essentially wrote that book in Proverbs. Don't buy what you can't afford? How do we do that? **Make a plan.**

### **We get rich by giving more**

-Our final money management tip from the sages of Scripture is - **we get rich by giving more**. *Give freely and become more wealthy; be stingy and lose everything. The generous will prosper; those who refresh others will themselves be refreshed.* (Proverbs 11:24-25, NLT) The sages tell us that if we give freely we will become more wealthy. They aren't talking about material wealth. The next verse confirms that - the generous will prosper. Eugene Peterson translates this as, "*The world of the generous gets larger and larger.*"

*The world of the greedy get smaller and smaller.”* The generous will flourish. The generous will discover the life that is good.

-*We get rich by giving more.* That statement seems paradoxical. A paradox is something that seems contradictory but is true – like *less is more* or *jumbo shrimp*. It seems natural that holding on to our money and possessions, gripping it with clenched hands will make us rich. But the opposite is true. If we want to get rich, we should give more. We need to let our stuff go. As Jesus said – *it is more blessed to give than receive.*

-The sages of Proverbs are redefining what it means to get rich. We think getting rich means having more and more money and possession – the bigger house, the nicer car, the boat, the robust stock portfolio – our conception of the good life. But the sages tell us that to be rich is not about how much money we have but about the type of people we are becoming. There are things more valuable than money. *How much better to get wisdom than gold, to get insight rather than silver!* (Proverbs 16:16)

-Paul picks up this line of thinking in writing to his young protégé pastor, Timothy. What he says mirrors what the sages say. *Command those who are rich in this present world not to be arrogant nor to put their hope in wealth, which is so uncertain, but to put their hope in God, who richly provides us with everything for our enjoyment. Command them to do good, to be rich in good deeds, and to be generous and willing to share. In this way they will lay up treasure for themselves as a firm foundation for the coming age, so that they may take hold of the life that is truly life.* (1 Timothy 6:17-19)

-Paul follows the sages in redefining what it means to be rich. Those who are rich in this present world are arrogant and put their hope in wealth instead of God. Money is their security. They will never have enough. Paul agrees with the sages: that is foolishness.

Paul wants us to look to God who richly provides for our daily needs. And because God richly provides for our needs, we can be rich in good deeds, generous and willing to share. How does Paul describe this newly-defined rich life of trusting in God’s provision and being generous? He calls it *the life that is truly life, the life that is good.* **We get rich by giving more.**

-The sages tell us that when we give, our world gets larger and larger and our hearts get larger and larger. That made me think of the Grinch. I am confident you know the story. The Grinch is this greedy, grouchy dude that lives in a cave on the top of Mt. Crumpit with his dog Max. The Whos of Whoville live

at the base of the mountain and are joyous and generous. The Grinch decides to steal their Christmas thinking it would stamp out their joy and generosity. But it does no such thing. The Whos had discovered the life that was good, the life that was truly life. Their generous response to the Grinch's action changes him. He discovers the transformative power of giving instead of taking. And what happens to him? The same thing the sages tell us will happen to everyone who discovers generosity. Dr. Seuss tells us *the Grinch's small heart grew three sizes that day*.

## **Closing**

### **Tom and Bree**



-Tom and Bree Hsieh and their kids live in the 2<sup>nd</sup> poorest community in LA County. But they don't have to live there. They chose to live there.

Tom makes more than \$200,000 dollars a year. Tom worked for a tech company that went public and overnight he became a multi-millionaire through his stock offerings. He said that the

morning after going public even the lowest level staff were pulling in to work in their new BMWs. Tom arrived like he did every day in his 1991 3-cylinder Geo Metro.

Why does someone who literally just won the lottery – who makes over \$200,000 a year -- drive a Geo Metro and live in a really rough neighborhood? Because Tom and Bree have decided to live below the median income level for the nation – around \$45,000 a year. What do they do with the rest of the money?

They give it away. They housed and provided for a neighborhood girl who was barely making it. Their investment turned her life around. They invited a family who had no suitable place to live to share their home with them. Why would they live this way? Their young daughter Cadence summed it well. She was asked what it was like to share her toys and her home with another family. She replied that *it was hard, but if you let it happen, your heart gets bigger and there is room for more people*. Tom and Brie have discovered the life that is good, the life that is truly life. *They understand that getting rich means giving more*.

-Here's a challenge for all of us. This week, practice one act of financial generosity. Maybe you send someone who might be struggling an anonymous financial gift. Maybe you pay for the meal or the coffee of someone you have never met. Maybe you buy school supplies for our school supply drive. Maybe you give a gift to an organization like Clackamas Service Center or Open Arms International that serves our most vulnerable populations. Maybe you give to your church for the first time.

Do one act of opening your hands and giving away what God has given you. Just practice an unprovoked act of generosity and see what happens. I can guarantee you won't regret. I have never met an unhappy generous person. I have never heard the words, "*I regret being so generous.*" If the sages are correct, what will happen is that you will experience what it is like to be rich, and it is quite possible your heart will grow a little larger.