



November 26, 2017
Proverbs Part 2
“Proverbs: Money”
Pastor Gary Hamrick

The book of Proverbs deals with a number of different themes concerning the practical aspects of life. In today’s message, Pastor Gary teaches on the topic of money.

Historical Background

1. The word *“wealth”* appears 19 times, *“money”* appears four times, and *“rich”* or *“riches”* appears 26 times.
2. Sixteen of Jesus’ 38 parables dealt with money or possessions.
3. In the Bible, there are approximately 500 verses on the topic of faith, 500 verses on the topic of prayer, and more than 2,000 verses on the topic of money and material possessions.
4. Pastor Gary said: “Why is it that there is so much emphasis in the Bible from cover to cover, about this particular topic of money? The answer is... how we value money and how we manage it is really a heart issue. And, God is interested in the heart. [Jesus] linked the idea of money with heart issues, when he said in [Matthew 6:21](#): ‘For where your treasure is, there will your heart be also.’ There is some kind of inextricable link between material things and heart issues.”
5. We need to avoid the extremes of the prosperity gospel and the poverty gospel, both of which are unbiblical.
 - a. Pastor Gary said: “The prosperity gospel basically teaches that money is good, [it’s] given by God, and every Christian, if [he or she] has enough faith, and walk right with God, should be wealthy.

- b. Pastor Gary said: “The poverty gospel basically [teaches] that money is evil... [and Christians] should [stay] as far away from it as possible. Christians should have little to nothing, because [poverty] is really a better way to display [personal] sanctification.”

God Owns Everything, So Manage Money To Honor Him

6. **Proverbs 8:18** - *“With me are riches and honor, enduring wealth and prosperity.”*
7. **Proverbs 22:2** - *“Rich and poor have this in common: The LORD is the maker of them all.”*
8. **Psalm 24:1** - *“The earth is the Lord’s, and everything in it.”*
9. **1 Chronicles 29:12** - *“Wealth and honor come from you [Lord]; you are the ruler of all things.”*
10. **Deuteronomy 8:17-18** - *“You may say to yourself, ‘My power and the strength of my hands have produced this wealth for me.’ But remember the LORD your God, for it is he who gives you the ability to produce wealth...”*
11. **Proverbs 3:9-10** - *“Honor the Lord with your wealth, with the **firstfruits** of all your crops; then your barns will be filled to overflowing, and your vats will brim over with new wine.”* (Emphasis added)
12. The concept of firstfruits is related to the biblical principle of tithing, which should be the “giving floor” and not the “giving ceiling” for Christians today.
13. “[How] can you live in the wealthiest society in human history and practice ‘grace giving’ when you give less than God required of the poorest Israelite?” - Randy Alcorn ¹
14. Pastor Gary said: “I have found [in] my life... that giving at least a tenth to the Lord does three things in my heart: 1) It reminds me that everything I have is from his hand... 2) It generates in me a spirit of thankfulness, because I want to do something in response to what God has given, and so I want to be grateful, and so it demonstrates my gratefulness in action. 3) It is also something that helps to keep my heart from becoming greedy and covetous.”
15. Pastor Gary shared the story of John D. Rockefeller and how his life dramatically changed after he learned about John Wesley’s counsel on money. ^{2 3}

¹ <http://www.epm.org/resources/2010/Mar/18/how-can-people-be-robbing-god-withholding-freewill/>

- a. “Wesley’s first rule about money was **gain** all you can.” (Emphasis added)
- b. “Wesley’s second rule for the right use of money was **save** all you can.” (Emphasis added)
- c. “John Wesley’s third rule was **give** all you can.” (Emphasis added)

Money Should Be Treated As A Resource Not The Source

16. **Proverbs 11:28** - *“Whoever trusts in his riches will fall, but the righteous will thrive like a green leaf.”*
17. **Proverbs 18:11** - *“The wealth of the rich is their fortified city; they imagine it an unscalable wall.”*
18. **Luke 12:15** - *“Then he [Jesus] said to them, ‘Watch out! Be on your guard against all kinds of greed; a man’s life does not consist in the abundance of his possessions.’ ”*

The Key To Making Money Is To Work Hard

19. The word “*sluggard*” is used 14 times in the book of Proverbs, and it’s used to challenge people who have a poor work ethic.
20. **Proverbs 24:30-34** - *“I went past the field of the sluggard, past the vineyard of the man who lacks judgment; thorns had come up everywhere, the ground was covered with weeds, and the stone wall was in ruins. I applied my heart to what I observed and learned a lesson from what I saw: A little sleep, a little slumber, a little folding of the hands to rest - and poverty will come on you like a bandit and scarcity like an armed man.”*
21. **Proverbs 10:4** - *“Lazy hands make a man poor, but diligent hands bring wealth.”*
22. **Proverbs 14:23** - *“All hard work brings a profit, but mere talk leads only to poverty.”*
23. **Proverbs 12:11** - *“He who works his land will have abundant food, but he who chases fantasies lacks judgment.”*
24. **Proverbs 23:21** - *“... drunkards and gluttons become poor, and drowsiness clothes them in rags.”*

² <http://www.christianitytoday.com/pastors/1987/winter/8711027.html>

³ Link for the Teaching Library (16:45 to 18:20) - https://cornerstonechapel.net/?page_id=418&i=1262

25. **Proverbs 20:13** – *“Do not love sleep or you will grow poor; stay awake and you will have food to spare.”*

Don't Let Money Choose Your Friends

26. **Proverbs 19:4** – *“Wealth brings many friends, but a poor man's friend deserts him.”*
27. **Proverbs 14:20** – *“The poor are shunned even by their neighbors, but the rich have many friends.”*

Righteousness, Integrity, And A Good Name Are Better Than Riches

28. **Proverbs 11:4** – *“Wealth is worthless in the day of wrath, but righteousness delivers from death.”*
29. **Proverbs 28:6** – *“Better a poor man whose walk is blameless than a rich man whose ways are perverse.”*
30. **Proverbs 22:1** – *“A Good name is more desirable than great riches; to be esteemed is better than silver or gold.”*

Money Given, Is Money Gained

31. **Proverbs 11:24** – *“One man gives freely, yet gains even more; another withholds unduly, but comes to poverty.”*
32. **Proverbs 19:17** – *“He who is kind to the poor lends to the LORD, and he will reward him for what he has done.”*
33. **Proverbs 22:9** – *“A generous man will himself be blessed, for he shares his food with the poor.”*
34. Pastor Gary said: “[When] we are generous, [God] is generous in response. When we are stingy, we actually [will] find that we have less than if we had been generous. It's an amazing principle the way it works. You cannot out give God. I know a lot of people want to be less generous because they are afraid they are going to run out [of money], but... the fact is that the more generous we are the more God supplies our [needs].”

Don't Be A Slave To Debt

35. **Proverbs 22:7** - *"The rich rule over the poor, and the borrower is servant to the lender."*
36. Pastor Gary said: "It's not wrong to take [out] a loan for a house or a car, as long as you can easily service it. It's not wrong to use credit cards as long as you can pay off your credit card bill every month when the statement comes [in the mail]. We have to be wise about these things. We cannot be in debt, because then we become a slave to our [debtors]."
37. **Ecclesiastes 5:10** - *"Whoever loves money never has money enough; whoever loves wealth is never satisfied with his income. This too is meaningless."*
38. Pastor Gary said: "Most Americans live at 105% of their income, which is the reason why most Americans have accumulated a tremendous credit card debt. The average household debt on credit cards in the United States is \$17,000.00! ... Try to live off of 70% of your income. The other 30% [should] be at least 10% to God, 10% to savings, and 10% as a 'slush fund' to do whatever you want with generosity or additional investment into your own retirement or savings... The whole delayed gratification thing is something that [has] escaped [the current] generation. Our parents' [generation and] our grandparents' generation understood delayed gratification better than we do [today]... We want things [to be] profitable now. We want to buy it now. We don't [know how] to save until we can afford [whatever it is]. Money makes a wonderful servant, but a terrible master."

Manage Money To Leave A Legacy

39. **Proverbs 13:22** - *"A good man leaves an inheritance for his children's children, but a sinner's wealth is stored up for the righteous."*

Avoid The Traps Of Money Misery

40. Stinginess
- Proverbs 28:22** - *"A stingy man is eager to get rich and is unaware that poverty awaits him."*
41. Greediness
- Proverbs 15:27** - *"A greedy man brings trouble to his family, but he who hates bribes will live."*

42. Self-reliance, Covetousness, Entitlement, and Stealing
- a. **Proverbs 30:8-9** - *“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.”*

Remember That Wealth Is Not Forever

43. **Proverbs 23:5** - *“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.”*
44. **Proverbs 27:24** - *“[Riches] do not endure forever, and a crown is not secure for all generations.”*
45. **1 Timothy 6:7** - *“For we brought nothing into the world, and we can take nothing out of it.”*

Discussion Questions

1. Read **Proverbs 8:17-21** to provide a foundation for your Bible study time.
2. Pray and ask the Holy Spirit to lead you in selecting a few of the ten points Pastor Gary’s outline to discuss after reading the related Scriptures.
3. Close your time in prayer as the Holy Spirit leads.

* Unless noted, all Scriptures quoted are from the New International Version (NIV 1984).