



VILLAGE BIBLE CHURCH  
SUGAR GROVE CAMPUS

# God's Wisdom for our Finances

Proverbs: Search for Wisdom, Part 2

Mark Krauss | July 20, 2014



It is my privilege to give Tim a break. I'm very excited to be part of this Proverbs study that Tim kicked off last week. Today, we're going to dig into the topic of, "God's Wisdom for our Finances." We couldn't possibly exhaust this issue within the Book of Proverbs. We're going to have to limit ourselves today to some topics, but I'm very excited about doing it. At the same time, I'm also a little nervous about handling this topic because I know that we all make mistakes. Aren't we glad that our God is a gracious, forgiving God? That our God restores the years the locusts have eaten? If you're hearing one of these principles--this reaping and sowing--and you've experienced it, I hope that even in the midst of it you'll not only agree with Scripture, but celebrate the truth about our God. God is a forgiving God, restoring and helping us figure out where to go.

Let me begin with a little bit of introduction. **David Stockman** was the budget director under **Ronald Reagan**. He just wrote a book titled, *The Great Deformation: the Corruption of Capitalism in America*. As Americans, our **private debt** is three times our annual earnings. The government debt, actually, has gone up to over 100% of our annual economy. However, our private debt is still a greater problem than our public debt. I was just blown away by this book. In it, David Stockman says this:

In the 25 years after 1980 (so he's talking about 1980 to 2005, that period right before the great crash we all experienced recently), America had undergone the equivalent of a national leveraged buyout (LBO). It was now saddled with 30 trillion more in combined public and private debt than would have been the case under the time-tested canons of financial discipline and prudence (we'll hear those words in Proverbs today--discipline and prudence). This massive debt burden had fueled a three-decade prosperity party by mortgaging the nation's future. Now the bill was coming due and our national appearance of prosperity was over.

I don't know if you've studied **the housing industry**, but thanks to acts of Congress and **HUD** in the 1990's, people who really couldn't afford it were encouraged into home ownership. Then our impatience and basic greed as a society kicked in, and by 2006, most of the real estate closings in this area had adjustable interest rates--which would leave you completely on the hook. And mortgages, sometimes two mortgages, totaled 100% the price of the home at closing. The down payment, the 20% down, was long gone.

As an example of corporate stupidity, David Stockman talks about **GMAC financing** and their lending efforts. GMAC went bust in this period of time and they had to get bailed out. They were going after **sub-prime** twofers (two-for-ones). In addition to loading up their clients with mortgage payments they probably couldn't afford, GMAC would also try to get that same client to buy a new car with a six-year auto loan. The moment the client drove it off the lot, the car's value plummeted. We all know what happened. Debt became inflated by artificial demand--all these people buying houses they really couldn't afford--and the housing bubble crashed. Robert Shiller also discusses this issue in his book, *Irrational Exuberance*. The U.S. housing price index has been gradually inflating since 1890. In 2000, it took a drastic spike upwards. People looked at this situation in 2005 and knew, "This is going to be bad." And it was bad.

Home prices soared into ridiculous territory and then came the inevitable devastating crash in late 2008. The party was over. None of this had to happen if we would have listened to God. Did you know this did not happen in Canada? They did not allow

themselves to go on a mortgage-spending spree and spend 100% on their homes. It did not have to happen here. God's ways are often the exact opposite of the world's ways. If you do a search for wisdom on Google, like Tim talked about last week, the results are often the exact opposite of God's truth.

We're going to begin by reading this unbelievable passage from **Job 12**. We're going to read some select verses about the wisdom of God compared to the wisdom of this world:

<sup>13</sup> "To God belong wisdom and power; counsel and understanding are his.

<sup>17</sup> He leads rulers away stripped and makes fools of judges.

<sup>20</sup> He silences the lips of trusted advisers and takes away the discernment of elders.

<sup>22</sup> He reveals the deep things of darkness and brings utter darkness into the light. <sup>23</sup> He makes nations great, and destroys them; he enlarges nations, and disperses them.

Would you pray with me?

Lord God, we just thank You for your Word. Week after week we are so privileged to meet as this body in Sugar Grove and surrounding cities, studying Your Word and hearing Your voice. You inhabit this Word. Your Spirit inhabits this Word. This is the *logos* of God, the message of God, the reason of God, the wisdom of God. I pray that You would help us, Lord, to receive it. I pray that You would help me teach this because I don't always know how to do it rightly. I just pray that You would help us, Lord, as we work our way through these principles today. Thank You, Lord, for the truth here.

I pray, God, that we would choose to do hard things. As a result of hearing the Word today, there are some difficult things that need to be done. God, there are some people here who absolutely need to put their house on the market in two weeks because they're living in the wrong house. I just pray that You would help us have the courage—the spiritual courage—to do what You tell us will lead to Your blessing. We pray this in Jesus' Name. Amen.

In the culture around us, we're going to hear a lot of worthless junk from the creature, but very little truth from the Creator. We can't escape the empty philosophy of Hollywood, academia and the media. It's all over the place. However, we want to get to the true wisdom of God, which is what Proverbs is all about, isn't it? It's receiving these truths from God.

## 1. A Purpose of Proverbs

What is the purpose of Proverbs? I want to look at two of the five purposes Pastor Tim mentioned last week from Proverbs 1. Turn with me to **Proverbs 1:4**. Here's one purpose: *"To give prudence to the simple."* And another: *"to give knowledge and discretion to the young."* Before we dig in I want to define these words. What do they mean?

### To give prudence to the simple

Prudence is, "the ability to govern and discipline oneself by reason." It describes the ability to learn from everything, from the good and the bad around you; from people with wisdom, from people who are fools. And the consequences are obvious. It means being able, by reason, to discipline yourself. Prudence means that you are a person of good judgment regarding your resources, which are not your own. God has given you what you have. If you are tempted to brag about what you have, then you don't understand the Source. Prudence demonstrates good judgment in the use of resources and knows that all resources are God's resources. Finally, prudence exercises caution in danger. Perhaps this is what we lost in America during the housing bubble.

**Proverbs 14:8** uses this word: *"The wisdom of the prudent is to discern his way."* A prudent person thinks things through before doing anything. And notice this prudence is for the simple. That's an interesting word: **the simple**. It actually means, "open-minded." Not as in, "Hey, I'll listen to you," but, "There's nothing in there. It's empty." This is often the case with young people who are still learning and are at their most impressionable phase. They can be impressed for good or for bad. **Proverbs 14:15** uses this same word, *"The simple believes everything, but the prudent gives thought to his steps."* You want to stay simple? Then ignore what Proverbs has to say. **Proverbs 22:3**, *"The prudent sees danger and hides himself, but the simple go on and suffer for it."* The simple go right over the cliff with everybody else. Prudence is an important word.

### To give knowledge and discretion to the young

The second word I want to define is knowledge. This word is about discerning what's good and bad, what's beneficial. Even though it may be a good thing in and of itself, is it beneficial, or is it going to lead to harm? Knowledge. *"The fear of the Lord is the*

*beginning of knowledge*" in verse **seven**. The fear of the Lord is where it starts. The fear of the Lord is respecting God, taking Him seriously, considering the concepts of reaping and sowing, taking wisdom seriously and then acting upon it. That's the respect of the Lord. Fools hate this knowledge (in **verse 22**). This is the knowledge given to a son when his father pleads with him to run away from an immoral woman. It is righteous (**Proverbs 8:8**), containing nothing that is twisted or crooked.

Thirdly: discretion. The root of **discretion** means something a little different than what it looks like on the surface. The root of the word means "**a plan**." It is the ability to set a goal and make a plan to reach that goal. Discretion concerns being wise today with the resources that you have for tomorrow. It involves setting a goal—a God honoring goal—and preparing to meet that goal. It's a great word. It's a strategic word. **Proverbs 2:11**, "*discretion will watch over you, understanding will guard you.*"

Here in Proverbs, knowledge and discretion are for the young. Many of you are not young anymore but you are spiritually young. Therefore, these words still apply. Why are knowledge and discretion for the young? Because when you're young, you're at your most impulsive, most stubborn, most impressionable, most vulnerable to listen to what the world is saying. Young people are the most apt to walk in the ways of the world, reaping the consequences that Solomon talks about in Proverbs.

## 2. Proverbs' Instruction for Finances

### Prudence in borrowing

God has wisdom for our finances in Solomon's words and it is often the exact opposite of the worldly advice of a "wisdom" search on Google. There are three types of financial wisdom addressed in the Book of Proverbs. The first one is this: prudence in borrowing. Remember this principle for borrowing: **Borrowing can cost you everything you have and leave you a slave.** That's blunt, right? That's really blunt. Borrowing can cost you everything you have and leave you a slave. So we must exercise prudence in our borrowing, being cautious in danger.

I want to look at a couple of passages, so let's begin with the one that's most familiar to us. Turn to **Proverbs 22:7**. Here Solomon is going to make an apt comparison. "*The rich rules over the poor, and the borrower is the slave of the lender.*" In India right now, in the outer fringes of big cities, there are millions, upon millions, upon millions of people living in shanty towns. No one attempts to intervene because they believe in karma. A person's sins in a past life have sentenced them to come back and live in this condition; they need to pay the price of bad karma (this is obviously bankrupt theology). These people live life in massive separation with no hope, under oppression day, after day, after day.

The borrower is under this same kind of oppression from a lender, losing all freedom. In an agricultural society, you could borrow money for a new field. This was one of the ways to provide more for your growing family. God was in control of the weather and perhaps the crops did not come in or there was an injury in the family. There were all kinds of reasons why a person suddenly had to borrow from a neighbor. If that debt wasn't paid, the only options were imprisonment or enslavement. A debtor would go to the creditor and say, "I wish to become an indentured servant in order to pay back what I owe to you." They lost their freedom.

Borrowing can cost you everything and leave you a slave. This has been true for 6,000 years. **Leviticus 25** talks about this very thing. It instructs Israelites on how to treat a brother when they come to sell themselves to you. In the U.S., it's only been since the Civil War that debtors' prisons have vanished but somehow within the last 200 years, we think it doesn't apply to us in the Western World.

The German word for debt is *schuld*. It's the same word used for guilt or sin. The word "mortgage" comes from the word Old French word *mort gage*, or, "dead pledge." In other words, "I will repay the loan on my death."

Some of you may have borrowed way too much on a house just before the housing crash. You may have started a business that you had tremendous hopes for so you borrowed everything you could. In the end, the business didn't work out. Ask yourself, do you feel enslaved? Some of you might still be in the midst of that bondage. Borrowing can cost you everything you have and leave you a slave. It's always been dangerous.

Look at **Proverbs 22:26**: "*Be not one of those who give pledges, who put up security for debts.*" Proverbs talks about this in a couple of other places, too. Don't dare do this for somebody else. Don't put yourself on the hook beyond the collateral. You might be tempted to say, "At least here's what the lender takes if I lose it." "*If you have nothing with which to pay, why should your bed be taken from under you?*" (**Proverbs 22:27**). I don't want to get into the issue, "Should we borrow at all?" That's another whole

conversation; there are some prudent, cautious ways to borrow. But Solomon clearly tells us, "Borrowing can cost you everything you have and leave you a slave."

This is not the advice you'll get if you do a "Google search" on borrowing. The world is saying, "You're going to borrow your way to happiness because it fills your life with the things you want. Right now you can have what you otherwise couldn't. Why deprive yourself of happiness by waiting?" **Reject the advice of credit card slogans**

I was so angry at Chase Bank's advertising slogan a few years ago which was, "Chase what matters." Do you remember that one? I was incensed by it because there's nothing in a bank that matters. It's a means to an end. It's a means to the things that really do matter, but it does not matter in and of itself. How many of you remember the old MasterCard slogan? "MasterCard: fill my flat." In other words, "You can't afford brand new furniture for your five-room flat? You haven't saved enough money? Fine! MasterCard will fill your flat." Another card from a few decades ago called the Access credit card had this slogan: "Access takes the waiting out of wanting." At least they're honest.

Sears was one of the first major contributors to the credit movement on a national scale. They were so successful with their credit card that all the rest of the retail industry jumped on board. Now there are over a billion, mostly unsecured, credit cards nationwide, almost three cards for every man, woman and child in the United States. Why? Consumers spend more if they use a credit card. A person spends more money when they are not limited to what they have on hand. And guess what? Sears discovered they made more on credit card interest than they did on the profit margin of the original merchandise. A credit card can make you think, "Hey, that shiny, new \$1,000 refrigerator has an ice-maker and a water dispenser in the door! Oh, it is incredible. I must have it. If I use a credit card, it's not \$1,000. It's only \$50 a month!" We become enticed by our desires and end up spending \$2,000 over 22 years, which is longer than most marriages last.

This type of thinking only leads to slavery. Use extreme caution when borrowing. Instead of embracing the advice of credit card slogans, embrace God's wisdom. God does not generally answer our prayers through credit cards. If you think you've been searching for something—something you want, something you think you need—and you think that God has answered your prayer through borrowing, I doubt it. I doubt it very seriously.

Remember this wisdom: **You tell the world what your prudent debt limit should be.** When you go to buy a car and the sales person tells you, "You can qualify for up to 15% of your gross monthly income. We'll let you spend that as payment on this car." You tell them, "No." When you have made your spending plan, you'll realize, "If I spend 15% on a car. 5% is going to have to come out of something else." When you sit down with a mortgage lender who will gladly give you 28% of your gross monthly income to buy a home, he will tell you, "Guess what? You can be in this McMansion with 28% of your monthly income." When he tells you that, you tell him, "No. I can only afford to spend 18-20% of my monthly income because I've done my spending plan. I know that if I spend any more than that, I will not have money left to give to God, to meet the needs of others or to save for the future." You tell them, don't let them tell you.

## **Ethics in our Earnings**

The second general category about our finances in Proverbs is ethics in our earnings. This goes back to knowledge. We know what's beneficial, and we know what's harmful. We know we must listen to what God tells us about hard, steady, plodding work. We can't have a "get rich quick" mentality. So here's the principle: **God blesses honest, steady work, not fantasies and shortcuts.** Proverbs addresses this issue in many different places. We're just going to cover a few of them

**Proverbs 10:4**, "*A slack hand causes poverty, but the hand of the diligent makes rich.*" There's a lot to talk about in that one sentence. If God, by His will, has put you in a situation where you're not physically or mentally able to work, then this doesn't apply to you. That's God choice. But if you can work, God expects you to work hardily and steadily, having a good work ethic.

**Proverbs 12:11**, "*Whoever works his land will have plenty of bread, but he who follows worthless pursuits lacks sense.*" Who is that person who follows fantasies—worthless pursuits? When I was young, I'm sure it was me. I tried to think of some short cut, some product that nobody had invented. How much time do we spend chasing worthless things instead of what God really blesses? Steady, consistent, patient, hard work day after day after day. We'll see that more clearly later on.

**Proverbs 12:24**, "*The hand of the diligent will rule, while the slothful will be put to forced labor.*"

**Proverbs 14:23**, "*In all toil there is profit, but mere talk tends only to poverty.*" Talk leads to poverty.

**Proverbs 16:26**, *"A worker's appetite works for him; his mouth urges him on."* Note to government: don't disable the God-given hunger that drives a man to work. Note to parents: don't disable the God-given hunger that will drive our adult children to work.

**Proverbs 20:4**, *"The sluggard does not plow in the autumn; he will seek at harvest and have nothing."* God wants us to work hard and steady. Proverbs has a lot to say, not only about working hard, but how we make the money that we're making.

**Proverbs 10:2**, *"Treasures gained by wickedness do not profit."* Get wealth through evil and corruption, but you're never going to keep it or enjoy it.

**Proverbs 10:9-10**, *"Whoever walks in integrity walks securely, but he who makes his ways crooked will be found out. Whoever winks the eye causes trouble, and a babbling fool will come to ruin."* You might ask, "How?" Because **Hebrews 11:6** says that our God sees those who diligently seek Him, and He rewards them. God sees, especially if we're His children. If we don't walk in integrity—if we take crooked paths in our business, in our work, if we cut corners—we will be found out and Proverbs says that we will come to ruin.

**Proverbs 10:16**, *"The wage of the righteous leads to life, the gain of the wicked to sin."* God cares how we make our money. He definitely cares when people cheat and steal from one another.

**Proverbs 11:1**, *"A false balance is an abomination to the LORD, but a just weight is his delight."* In ancient times, when someone went to sell a quantity of grain, they would place a weight on one side of the scale that was supposed represent the price of the grain. Some merchants would hollow out the inside of that weight. The customer thinks he's buying a pound and paying the price for a pound but he's getting something less. That's the oldest trick in the book. God hates it. He abhors it. You will be found out.

**Proverbs 23:10**, *"Do not move an ancient landmark or enter the fields of the fatherless."* Imagine there's a technicality on a property line and you could think, "Hey, somebody's clerical error is in my favor." Do we jump on that? **Verse 11**, *"For their Redeemer is strong; he will plead their cause against you."* Wow, you could win with the courts on a technicality but lose with God.

**Proverbs 28:8**, *"Whoever multiplies his wealth by interest and profit gathers it for him who is generous to the poor."* I got out of a business because of this verse. Did you know that money does not beget money? That was the principle in the 1800's: "Money doth not beget money." They said, "You know what makes money? Hard work. You work, you get money." Our world today doesn't understand this concept. I'm not trying to say that there's no case for interest, but certainly the word here is "exorbitant interest." People would oppress people. Shall I say it, pay day loans? Oh my goodness, God have mercy on us. Why? Because God is watching and He will settle the score. That's what Proverbs says. God cares about how we make our money.

**Proverbs 13:11**, *"Wealth gained hastily will dwindle, but whoever gathers little by little (from honesty, steady work) will increase it."* That's the truth of God in Proverbs.

**Proverbs 28:19**, *"Whoever works his land will have plenty of bread, but he who follows worthless pursuits will have plenty of poverty."* God blesses honest, steady work.

You know what? That's not what the world is saying. The world is saying, "Take your ease, man. Eat, drink and be merry for tomorrow we die. Sit on the couch. Why work so hard? Especially if the government's going to be there to take care of it. Hey, there's some program I can lean on. Maybe the government will forgive this. Maybe the government will forgive my student loans. Maybe the government will find a way to declare all mortgage debt invalid. Maybe the government will take care of me. Why work hard?"

Others are saying money is amoral. "Money is not a moral issue," they say, "it's just business. It doesn't matter what you promise in an advertisement. It doesn't matter if you can't actually deliver the things you're telling people because it's not about morality, it's about marketing." How about the get-rich-quick schemes? They're all around us. There are people right now saying, "You know me from such-and-such a show, my awesome team of people who do real estate flipping are coming to your area. There are only a limited number of seats. You can get in on this, and you can flip properties in your sleep with no money down. You're going to make a fortune. Just come to my seminar." The alarm bells should be going off. That's the absolute opposite of God's wisdom of little by little, day by day. Don't take shortcuts. God blesses honest, steady, patient work.

I've borrowed an illustration from **Larry Burkett** that I've always found fascinating. All I've done is updated some of the terms. Imagine two families: Bill Big and his family, and Sam Small and his family. The Biggs and the Smalls have exactly the same resources. They've got the same income. They've got the same number of kids. They've got the same everything. However, the Biggs want it all now. "I want it all, I want it all, and I want it now." Do you remember that **song**? At least it was honest.

Bill Big wants it all and he wants it now. So he goes out and buys the American dream. He's got the three-car garage, the 3,000 square foot home with a completely finished basement. He's got every tool. He somehow scraped together 10% so he puts \$37,500 down. He's got a \$2,000 payment, not to mention taxes. The Smalls looked at their spending plan and they said, "You know, if we do that we're not going to have enough money to give the way we want to in order to honor God with our giving." So the Smalls said, "You know what? We're going to go to the older part of town. It's a cute little area; it's got trees. We're going to buy the cute little bungalow for \$175,000. We've got the same amount of money to put down on it as the Biggs do." So they put down \$37,500. They can even afford the same \$2,000 a month, and they pay it. And you know what happens? They pay it off in seven years. That's how the math works.

Then do you know what they do? They sell their house and buy the house next door to the Biggs. They use the money from the old home's appreciated value and they borrow toward the new one. In seventeen years, they pay that one off. And do you know what happens? At 24 years, the Biggs are still paying and the Smalls are debt free in the house they always wanted. They waited seven years. And you know what happens for the next six years? They put that \$2,000 a month in the bank and you know what it grows to? The Smalls have \$237,000 in their account while attending the mortgage burning party for the Biggs.

Let me give you an alternative ending. The Smalls never buy that house next to the Biggs. They say, "You know what? We really like it here." Instead of buying a new house, they put an addition on the back of the house and it's got all the space they need. That house is only worth \$400,000 at the end of 30 years but who cares? They have 1.6 million dollars in the bank. They can handle retirement, even in the United States of America.

We've bought the lie. Einstein called compound interest, "the eighth wonder of the world" because of what it does. If we will do what Proverbs says—be conservative with our money, cautious in debt, paying it off little by little, saving our money little by little—God will bless us. He'll provide even when we have sinned. He'll provide for us, but you can't expect to have the same blessings as someone who has been faithful their entire lives. It's an awesome illustration.

## Discretion in Spending

Remember this word discretion means, "setting goals and preparing." What a word. Setting goals and preparing. Here's the principle: **those who will not plan their spending today, may find poverty tomorrow.**

**Proverbs 21:5**, *"The plans of the diligent (here's our discretion) lead surely to abundance, but everyone who is hasty comes only to poverty."*

**Proverbs 21:20**, *"Precious treasure and oil are in a wise man's dwelling, but a foolish man devours it."* This wise person plans and prepares for tomorrow. He doesn't worry about the things he can't control. He isn't overly fixated on tomorrow as if God won't take care of him but he is wise with the resources God gives him. He's working a plan which includes saving something for tomorrow. Yet the foolish person has nothing. He has devoured it all. He has spent all his money.

**Proverbs 6:6-8**, *"Go to the ant, O sluggard; consider her ways, and be wise. Without having any chief, officer, or ruler, she prepares her bread in summer and gathers her food in harvest."* The ant doesn't even have somebody standing over her—no chief, no officer, no ruler—yet she plans ahead.

**Proverbs 27:23-27**, *"Know well the condition of your flocks, and give attention to your herds, for riches do not last forever; and does a crown endure to all generations?"* Here's the point: you can't put your head in the sand and expect the ability you have to generate income today to be the same ability you're going to have tomorrow. If you are careful with what you have today and are planning and preparing for tomorrow, **verse 25**, *"When the grass is gone and the new growth appears and the vegetation of the mountains is gathered (he's talking about next season, and the season after that, and the season after that one), the lambs will provide your clothing, and the goats the price of a field."* When you need another acre the money will be there to get the acre. *"There will be enough goats' milk for your food, for the food of your household."* Those who will not plan their spending today may end up with poverty tomorrow.

I don't want to say that you won't find this advice on Google. I think if you Google-ed this issue right, it's going to be filled with warnings that we're not saving enough. Let me read you something that just absolutely scares me and should scare us all. "No generation has demonstrated a disregard for this principle more than the baby boomers of the United States." My wife and I were born in 1962; we're basically at the tail end of the baby boomer generation. The baby boomers have spent \$1.31 on

McMansions, new cars and vacations for every \$1 we earned in our entire life-time. My generation has allowed our government to overspend. We've overspent ourselves and we've saved almost nothing. We've been on a mass spending spree.

Forbes says this in the March 20, 2013 edition:

We are on the precipice of the greatest retirement crisis in the history of the world. In the decades to come we will witness millions of elderly Americans, the baby boomers and others, slipping into poverty. Too frail to work, too poor to retire will become the new normal for many elderly Americans. At some point lack of savings, lack of employment opportunities and failing health will catch up with the overwhelming majority of the nation's elders.

Let me emphasize that we are talking about the overwhelming majority, not a small percentage. We are headed for a crisis that makes the last one look tiny. The world says, "Why put in the extra effort? Why live a life of restraints? Why deny myself today and have to put 10% of what I make away for tomorrow? That's not fun. That won't let me get that big house I want."

But God tells us to be good stewards of His resources by creating and living by a plan. We have discretion over the resources that God has given us. We do that. **Dave Ramsey** and other people contribute to some general principles shown in percentages.

Budget Guideline		
	<u>% of Gross</u>	<u>% of Takehome</u>
Gross Income	100%	
Less Taxes	-20%	
<b>Takehome Pay</b>	<b>80%</b>	<b>100%</b>
Less Charitable Giving	10%	13%
Housing	18%	23%
Utilities	6%	8%
Transportation	13%	16%
Food-Personal-Clothing	11%	14%
Medical / Life Ins.	5%	6%
Recreation / Vacation	4%	5%
Other / Misc	6%	7%
Savings / Debt Pymts	7%	9%
<b>Total Spending</b>	<b>80%</b>	<b>100%</b>

Now let me ask you a question: what happens if I didn't know that, and I took the 28% mortgage payment and I bought the better car and by the time I got all the other things, 20% of my budget is now stuck in transportation, and 28% is now stuck in housing. Where do you think the money is going to come from? Do you think it's going to come from clothing, food and all that stuff? Where do you think you're really going to cut back? Giving is going to be the first to go and the second to go will be savings and paying off debt. That's where we are.

You may be spending more than 28% of your monthly income on a mortgage because in this last crisis, they let you borrow beyond your means. You may need to have a "for sale" sign on that house in two weeks because that home is getting between you and God. It has become an idol that's keeping you from honoring God with your wealth, providing for the needs of your family and saving for the future. You need to tell the world what a godly approach to finances is rather than listen to what they're telling us.

This is the root of a giving crisis. We do not have a spending plan that honors God. We bought the world's lie and we got ourselves into a position where there's nothing left, and do you know why? Because no human being is going to live without clothes, without food, and I would even say even a vacation or two. I think we need a break every once in a while to survive but be careful. We tend to say, "You know what? I don't care what it costs me, I'll load up the credit card and we're going on vacation." I think people do that because they just can't handle it. So where does it come from? It comes from giving. We give what's left over to God and we never get around to paying down our debts the way we should, or saving as seriously as we should for the future.

### 3. Proverbs' Promise of Blessings

I want to end on a positive note because God, through Solomon, has so many blessings for us.

#### Ability to give

I think you can see that if you had made the choice, like the Smalls did, to live in the little bungalow and to pay it off early, you would have enjoyed this blessing. Do you know how much freedom you would have to use your money wherever God leads you to use it?

**Proverbs 3:9-10**, *"Honor the Lord with your wealth."* Build a plan that will enable you to honor the Lord. In our home, we have a fund in our budget called "unknown" because we never know when someone is going to come across our path. Proverbs says more about that kind of giving than any other giving, about somebody else's need. You can't get there until you build a plan, and live by the plan that will give you the freedom to be able to give to others. *"Honor the LORD with your wealth and with the first fruits of all your produce; then your barns will be filled with plenty, and your vats will be bursting with wine."*

### **Ability to save for the future**

**Proverbs 15:6**, *"In the house of the righteous there is much treasure."* We are so broken. We are so self-absorbed. We are so marred by the fall in our sin that our wealth is a grace from God—that's God's promise. If you follow these general principles, God promises that you're not going to fall into disastrous situations. *"In the house of the righteous there is much treasure"*—by the grace of God.

**Proverbs 13:21**, *"Disaster pursues sinners, but the righteous are rewarded with good."* And to what extent, Solomon? How is prosperity the reward of the righteous?

**Proverbs 13:22**, *"A good man leaves an inheritance to his children's children, but the sinner's wealth is laid up for the righteous."* It's gone. This kind of life—the conservative, patient, steady, little-by-little, working life—ends up in a situation where generally, but not always, we experience prosperity. Sometimes the will of God is for us to be in want, but generally being wise with our finances will lead to a situation where we'll even be able to give our grandchildren an inheritance.

### **Prosperity without trouble**

The Bible says that there are two different gifts: prosperity, and joy in prosperity. They are not the same thing. They are wildly different. You can have all kinds of this world's things. You can do what the Internet is telling you. The Google search will tell you, "Go get the American dream; you'll be happy." And guess what? It will be empty. "It will be meaningless," says Solomon, the man who tried to accumulate more than any other man in world history. It will be meaningless.

The **Bill and Melinda Gates Foundation** just commissioned a study which looked at 160 households that had amassed \$25 million in wealth or more. Do you know what the study found? Despite great wealth, these families were miserable. Overwhelmingly miserable.

Solomon tells us in **Ecclesiastes 5:19-20**:

<sup>18</sup> Behold, what I have seen to be good and fitting is to eat and drink and find enjoyment in all the toil with which one toils under the sun the few days of his life that God has given him, for this is his lot. <sup>19</sup> Everyone also to whom God has given wealth and possessions (they are a gift from God, the resources we have) and power to enjoy (that's the second gift) and to accept his lot and rejoice in his toil—this is the gift of God. <sup>20</sup> For he will not much remember the days of his life because God keeps him occupied with joy in his heart.

That's what's on the table for us as the children of God who are trying to do what God is telling us through the Word. Our choices with our finances are going to have a huge impact on how we live our lives right now; what we are reaping in this life right now. Can you imagine the impact it's going to have when you hear, "Well done, thou good and faithful servant?" "I put you over this, you were faithful in little." Can you imagine what this is going to do, how we live in this area, how much it will affect what God tells us when we get to heaven and He gives us our reward? We'll be saved by grace, but maybe as if by fire. This is a big deal to God. And this is another way that we can live apart from the world around us and be lights shining on a hill of the grace and the blessing of God (**Matthew 5:14-16**).

Let's pray.

Lord God, I pray that You would work now, not only through this truth but by telling us what to do about it in our own situation. Lord, I trust that no one was offended by these truths but that instead, no matter where they are, they'll look to You knowing that You can restore the years the locusts have eaten. You can! God, You will bless us if we start with what we know today to be true, acting upon it today and tomorrow, knowing that You will be faithful to us. You are a faithful God. We thank You for the truth in Your Word. Thank You, God, for telling us how to live amidst this crooked and perverse generation. We pray this in Jesus' Name. Amen.