

New Peace from Ancient Wisdom

Your Money Matters: Getting It

Various Proverbs

There is a problem most of us have. Not enough money. Some of us don't seem to have enough money for our daily, weekly, monthly, yearly needs. We are often worried about the arrival of the credit card invoice or dread the next unexpected car repair. We want to have enough for our family, but there seems to be a little bit of month left at the end of every paycheck or social security deposit.

And not only are many of us struggling with the daily expenses, we wonder about the looming future—the desire to help our kids go to college or the hope that we might get to retire with more than social security stipend to live on. There doesn't seem to be enough money. How can you increase your income?

Or maybe you already are retired. Do you have enough money? Probably not. Living on a “fixed income” is difficult. Is it possible to “unfix” the “fixed income” to have more income coming in?

Or, maybe you do have enough money to supply your financial needs. But wouldn't you want more money so you could give more generously? How can you increase your income?

Money is a topic everyone seems to be interested in. Whether you've got a lot, or a little, ears perk up when you hear the whispered voice of Dean Witter talking.

Well, I'm not the voice of Dean Witter, but I am a spokesman for God in teaching today about what the book of Proverbs—God's Sourcebook of Wisdom—has to say about Your Money Matters.

Actually, I am going to preach two sermons on “Your Money Matters” from Proverbs. Today we'll examine what the Proverbs says about **getting it**. Next week we'll describe what the Proverbs say about **using it**.

Your money matters are really quite simple. There are only two things about it—getting it and using it. Next week we will learn there are only three things you can do with money once you get it. All three things you can do with money start with S—spend it, save it, or share it. If you have any questions you want me to address next week about spending, saving, and sharing, would you please write them on a communication card today. I'll do my best to respond to your questions in next week's sermon.

But before we look into the wisdom of Proverbs about getting money (today) and using money (next week), we need to emphasize three foundational concepts. If you don't get your thinking right about these basic principles, you'll never come close to finding God's will in getting money and using money.

1. Prosperity is a blessing from God, but it is not the barometer of God's favor.

Material prosperity is one blessing from the hand of God. Deut. 8:17-18 warns against thinking your prosperity came because you were so clever: "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."

Prosperity is one of God's blessings, but it is not the sole barometer of God's favor. Thus, the "Prosperity Gospel," as the term is usually applied, is false. God has not promised to be the genie-in-the-bottle that grants us our wishes in some "name-it-and-claim it" scheme. Neither is our spiritual condition evidenced by the size of our prosperity.

2. Our dependence is on God, not our bank account.

Proverbs often warns against depending upon money. Have you ever seen those cartoon depictions of dollar bills flying away with wings? Did you know that concept originally came, not from the pen of a cartoonist, but from the words of Solomon in 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." (Prov. 23:5).

Someone recently wrote a poetic line saying the same thing: "That money talks, I'll not deny, I heard it once, it said, 'Good-bye.'"

3. Our spiritual riches are more important than material possessions.

Proverbs 13:7, "One man seems to be rich, yet has nothing; another seems to be poor, yet has great wealth." Some of us would "seem to be poor" in the world's judgment, but we actually are fabulously wealthy where it counts—heaven—for when it counts—eternity.

Jesus encouraged investment in spiritual riches rather than material possessions. "Do not lay up for yourselves treasures on earth, where moth and rust destroy and where thieves break in and steal; but lay up for yourselves treasures in heaven, where neither moth nor rust destroys and where thieves do not break in and steal. For where your treasure is, there your heart will be also." (Matthew 6:19-21)

[Invitation to make the initial decision to receive the grace of Christ in forgiveness for sins.]

Transition: I hope you understand and agree with these three underlying concepts. If you don't, what I have to say today or next week will be misapplied. But if you understand these three concepts—prosperity is a blessing from God, but not the sole barometer of

God's favor; our dependence is on God, not our bank account; and our spiritual riches are more important than material possessions—you are able to hear the wisdom of Proverbs on Getting Money.

Your Money Matters: Getting It

But today, we are looking to what the Proverbs says about getting money. If there is one truth Proverbs pounds home about getting money it is this: The surest way to get money is to work hard. **The surest way not to get money is to be lazy.**

Now let me say here that there has to be a balance in our lives between being a workaholic (on the one hand) and being lazy (on the other hand). It is hard to be balanced.

Let me illustrate by requesting three participants from the congregation. I challenge you to come on up here and walk along these three boards from one end to the other.

(Do I have to give you a monetary reward? Okay, \$5 to the one who walks the farthest; \$3 to the one who goes next farthest; and \$1 to the one who is willing at least to try.)

Now, before we begin, what is it that we are illustrating? Yes, it is hard to stay balanced between **being a workaholic** on the one side and **being a sluggard** on the other side.

So there are two errors when it comes to working to get money. On the one hand there are those who work too much. They may sacrifice their health, their family time, and their ministry involvement because of too much work. Maybe they are pursuing materialism, worshipping at the altar of the Almighty Buck. Or maybe they are avoiding other responsibilities. But for whatever reason, they are working too much.

On the other hand, there are those who work too little. They may sit back and underachieve or be underemployed because they would rather depend on others—family, government, or indebtedness—than to work hard to get the income needed on their own.

Please don't think I am pointing an accusatory finger at you. But I am asking that you honestly look at yourself. Most of us are not balanced. Most of us tend to be leaning toward one side or the other. So, would you today let the Spirit of God apply a counterweight to whichever side of your life that is tilted.

Now, to be honest, the book of Proverbs doesn't have much to say to the workaholic. We have addressed that malady in previous sermons, including one during our series on Work some time ago. The book of Proverbs does, however, have a lot to say to admonish the person who tends toward being lazy. It says. **The surest way not to get money is to be lazy.**

How can you tell if you are lazy? Proverbs gives 8 indicators of laziness. Are you ready to see if they any apply to you?

1) They sleep too much. “As the door turns on its hinges, so a sluggard turns on his bed.” (Proverbs 26:14)

2) They work too little. “Go to the ant, you sluggard; consider its ways and be wise! It has no commander, no overseer or ruler, yet it stores its provisions in summer and gathers its food at harvest. How long will you lie there, you sluggard? When will you get up from your sleep? 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.” (Proverbs 6:6-11)

3) They make excuses. “The sluggard says, ‘There is a lion outside!’ or ‘I will be murdered in the streets!’” (Proverbs 22:13). It has been said that if you don’t want to do something that any excuse will do. No one can find more excuses to not do something than the person who is too lazy to do anything.

4) They already “know-it-all”. “The sluggard is wiser in his own eyes than seven men who answer discreetly.” (Proverbs 26:16) They will tell you why they can’t do something and find every reason in the world why they are right. You can’t argue with a lazy person. Some people will starve to death before they will admit that they are lazy, and they won’t work for anything less than top salary.

5) They procrastinate. “A sluggard does not plow in season, so at harvest time he looks but finds nothing” (Proverbs 20:4). They put things off until the last minute and are late for everything. They never finish anything they start but find every excuse for not continuing. They tire easily and just give up rather than attempt to improve. They blame everyone and everything for their own failure to accomplish anything rather than admit they are lazy. They don’t like to plan. They just live from second to second, reacting to whatever comes instead of attempting to prepare for potentials before they happen.

6) They are undependable. “As vinegar to the teeth and smoke to the eyes, so is a sluggard to those who send him” (Proverbs 10:26). Don’t expect a sluggard to get the job done. If you do, you will be disappointed. Their slowness to finish what they said they would do will put a bitter taste in your mouth and make your eyes water with aggravation. You will, most likely, have to do the job yourself anyway.

7) They don’t take care of their property. “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” (Proverbs 24:30-34).

8) They don't get the money they need. “The sluggard craves and gets nothing, but the desires of the diligent are fully satisfied” (Proverbs 13:4).

“All hard work leads to profit, but mere talk leads only to poverty” (Proverbs 14:2).

“Lazy hands make a man poor, but diligent hands bring wealth” (Proverbs 10:4).

So, if you do not have enough money to spend, to save, and to share, you must do one of two things—either increase your income or decrease your outgo. Next Sunday we'll see what Proverbs says about the outgo, how to use money. But today, I ask a probing, personal question. If you do not have enough money coming in, could it be that you need to be more diligent in working hard?

I remember one senior citizen who worked at the Burger King outlet at SE 50th and Powell. Every time Miriam and I went there for lunch—which was quite regularly during one phase of our culinary career—that same man who was in his 70's was there wiping down tables, fetching high chairs, and sharing smiles with all the customers. He was on a “fixed income” of social security, but wanted to have more money to spend, save, or share. So he was doing something about it. He went out and got a job. He was not lazy.

I remember a teenager who wanted more money than he was allotted by his allowance from his parents. So he put up notices on bulletin boards around town. Every Saturday that summer, this teen would load his mower into the trunk of his old car, strap the trunk lid down on it, and make his circuit around town, mowing lawns for his growing client base. He was not lazy. (I know it worked out pretty well for him, because that teenager was me.)

I remember one man who valued his wife's career as the fulltime mother of his children. Yet, their income did not keep up with their budgeted outgo. What were they to do? Send her off to work and the kids off to day care? Borrow money from their credit card? Beg from the in-laws? This man made a courageous choice. He decided the “40” in the 40-hour work-week is an arbitrary number. For one year he would take a second, part-time job. At the end of that year, they would hope to see a promotion at the first job and payments on one of the debts would be finished, allowing him to cut back again to one job again. God honored his efforts, because he was not lazy.

Money is good to have. As we will examine next week, there are three great uses for it—Spend, Save, and Share it. But do you have enough of it coming in? If you see yourself tilting to the side of the sluggard, what active steps will you take today to become the productive person God would honor with prosperity?

If you are one of those who don't seem to have enough money for your daily, weekly, monthly, yearly needs, perhaps, you could receive more income by being more ambitious. Wouldn't it be great not to worry about the arrival of the credit card invoice or dread the next unexpected car repair? Wouldn't it be great to have a little bit of money left at the end of every month? May God—who is the Source of our energy, health, abilities, and opportunities—reward your hard work with prosperity.