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Proverbs
Mastering Your Money

As if sticking up a Vail, Colorado bank and fleeing via ski lift wasn't dopey enough, it turns out that a pair of young robbers made the mistake of photographing themselves with the pilfered loot.

Would-be bandits Anthony Prince, 20, and Luke Carroll, 19, sure looked pleased with themselves following the March robbery of WestStar Bank. The men, both Australian residents who came to Vail to work during the ski season, pleaded guilty in June to the \$130,000 heist, which they pulled off with the aid of unloaded BB guns.

The robbery received extensive coverage in the Australian press, where the pair has been dubbed "Dumb and Dumber." Along with their distinctive Down Under accents, when they robbed the bank, the men were wearing work badges from the ski shop where they were employed. And, minutes after the stickup, they even used their Vail ski passes to board a getaway chairlift just blocks from the WestStar branch.

Now I'm sure we would all agree with the Australian press that these guys weren't the brightest bulbs in the chandelier. That's clear and we all can see it.

But they're not the only ones who are foolish when it comes to money. They just got their pictures plastered all over the news. Some of us aren't much wiser, we just aren't as public about it. We don't break the law of the land, we just violate the laws of mastering money.

Instead of mastering money, money seems to master us.

Money is a huge deal in everyone's life. And it's a huge deal in the Bible, too.

There are so many who are really struggling and hurting because of money today. I believe God wants to throw a life preserver to those who are drowning.

In a survey in a Worth Magazine poll, couples surveyed said the number one thing they fight about is money and 56% think more often about money than sex. They must have skipped the guys on that question, but that's another message.

God doesn't want us to live under the constant stress of financial difficulty. In fact, God doesn't want anything in our life to consume us and master us, including money. We either master our money or it masters us.

We're in a series on the very practical Old Testament book of Proverbs. Proverbs is a book that covers so many areas of life.

There was a time in my life when the last place I wanted to look was in a Bible. I didn't know what was there but I was sure whatever it was was going to put me in a box and make life miserable.

I figured the Bible was primarily a bunch of rules designed to keep us from having fun.

I pictured God as some kind of cosmic kill joy who delighted in keeping our lives safe and boring.

Boy, was I shocked when I found out who God really is.

He's the Lord of life who gives us all things richly to enjoy. Living for God is the total opposite of boring. God's about freedom, not bondage. Building up, not tearing down. And meaning and purpose, not triviality, unimportance.

One of these areas of life that we can get all bound up in doing things our way is in the area of finances.

What I'd like us to do is tackle some false financial ideologies that our culture feeds us and see God's wisdom from the Book of Proverbs this morning.

False ideology number 1 is this:

I. Who I Am Is Wrapped Up In What I Own

Proverbs chapter 22 pg 578 Read vs 2

In our culture, like all cultures, riches bring status and power.

If your wealthy and you get arrested you get out on bail and hire a good lawyer. If your poor you sit in jail until your court date and hope your public defender takes your case seriously.

Forbes Magazine had an article a couple of months ago called, "Why The Rich Live Longer."

They quote a giant 20-year study of British civil servants conducted by Sir Michael Marmot of University College, London. His conclusion was rich people lived about 10 years longer than poor people.

A couple of years ago when Pastor Medua was here from New Guinea he told me, "People in New Guinea think that Americans are all smart and have all the answers because they're so wealthy."

Wealth has it's privileges. Wealth has it's status.

For years we had an old Dodge minivan that was made during the years when Dodges and Plymouths had the peeling paint problem. The paint peeled off the top and the hood. We drove that car a long time and a lot of miles. It had a lot of problems.

I have to admit that it had gotten to the point where I was getting embarrassed to drive it. I'm not usually like this but when I'd pull into the shopping center parking lot I'd wonder if people were thinking "That guy probably has a washing machine on his front porch and a couple of other cars up on blocks in his front yard."

Finally Sandy found a newer mini van on Craigs list (which we got for \$4500) but it looks nice and the paint's not peeling off the hood.

I'm not embarrassed to drive that one.

What was I doing? I was beginning to measure my significance by the car I drove. Isn't it amazing how susceptible we are to the twisted thinking that our stuff defines who we really are?

Look at almost every car ad on TV. They're about envy, position, status, commanding respect, and getting the girl. You too can be important if you drive the right car!

Let me tell you where wealth and poverty don't mean a thing. When we stand before our Creator.

I'll guarantee you, 3 seconds after you die you won't care what kind of car you drove.

The rich and the poor have this in common, The LORD is the maker of them all.

When it comes to meaning, significance, worth and value the Bible says this: *So God created man in His own image; in the image of God He created him; male and female He created them.* Genesis 1:27

Every man woman, and child on the planet has ultimate value and worth because we're made in God's image.

We're made in God's image, and when it comes to a relationship with our Maker we all stand on equal footing.

When Bill Gates hits the Pearly Gates he has to answer the same question that some nameless street person does.

The question, according to the Bible is, "What did you do with Jesus Christ?"

Every one of us, rich or poor, famous or infamous are really spiritual debtors.

The Bible says we've sinned against a holy God and stand condemned because of those sins.

It says something else though that's very important for every one of us grab on to. It says, *For God so loved the world that He gave His only begotten Son, that whoever believes in Him should not perish but have everlasting life.*

That just flies in the face of so many of our misconceptions. We all deserve judgment. If we didn't all deserve it than Jesus Christ wouldn't have died for the world.

We all deserve judgment, but Jesus Christ, the Son of God took our judgment at the cross.

Every one of us are so valuable to God that He sent His Son for us. But everyone of us receives His forgiveness the same way. By faith.

In other words, the most important thing. The thing that matters for all eternity, has nothing to do with money or possessions. It has to do with God and God alone.

Proverbs 11:4 *Riches do not profit in the day of wrath...*

Now I like money as much as the next guy. But according to God, there's a a number of things that are more valuable than money.

Obviously, if Jesus gave His life then a human soul is infinitely valuable.

We're significant.

But, there's a whole bunch of things that the Bible says are more valuable than money.

Wisdom **Proverbs 3:13-15**
A righteous life **Proverbs 11:28**
A good name **Proverbs 22:1**
Integrity **Proverbs 28:6**

Money doesn't provide us with significance or meaning. Knowing God and living for Him will provide us with the sense of significance we all crave. That's significance that's based in truth, not the mirage of material possessions.

- I. Who I Am Is Wrapped Up In What I Own*
- II. Money Will Make Me Happy*

This false ideology takes many forms. Usually it's like this, "If I only had such and such, then I would be happy." If I only had . . . a newer car, If I only had . . . a bigger house, If I only had a bigger income, If I only had . . . a horse, If I only had some better clothes, or a better education.

There's no doubt about it, money can make some parts of life easier. But can it buy happiness? Some of the richest people on the planet said, no.

W.H. Vanderbilt who made a fortune in the railroads: "The care of \$200 million dollars is enough to kill anyone. There is no pleasure in it."

I know, some of you are saying, "Let me try. I could be happy with \$200 million."

John Jacob Astor was America's first millionaire. He made his fortune in the fur trade: "I am the most miserable man on earth."

Henry Ford: "I was happier when doing a mechanic's job."

Andrew Carnegie who made his wealth in the steel business: "Millionaires seldom smile."

Carnegie wrote, "I have known millionaires starving for lack of the nutriment which alone can sustain all that is human in man, and I know workmen, and many so-called poor men, who revel in luxuries beyond the power of those millionaires to reach."

Ellen Goodstein, of Bankrate.com investigated the lives of lottery winners. Here's some of what she found:

"Winning the lottery isn't always what it's cracked up to be," says Evelyn Adams, who won the New Jersey lottery not just once, but twice (1985, 1986), to the tune of \$5.4 million. Today the money is all gone and Adams lives in a trailer.

"I won the American dream but I lost it, too. It was a very hard fall. It's called rock bottom," says Adams.

William "Bud" Post won \$16.2 million in the Pennsylvania lottery in 1988 but now lives on his Social Security.

"I wish it never happened. It was totally a nightmare," says Post. Now he lives quietly on \$450 a month and food stamps.

Ken Proxmire was a machinist when he won \$1 million in the Michigan lottery. Within five years, he had filed for bankruptcy.

Willie Hurt of Lansing, Mich., won \$3.1 million in 1989. Two years later he was broke and charged with murder.

Charles Riddle of Belleville, Mich., won \$1 million in 1975. Afterward, he got divorced, faced several lawsuits and was indicted for selling cocaine.

Janite Lee won \$18 million in 1993. But, eight years after winning, Lee had filed for bankruptcy with only \$700 left in two bank accounts and no cash on hand.

One Southeastern family won \$4.2 million in the early '90s. Eleven years later, the couple divorced. The wife got a very small house. The husband has moved in with the kids. Even the life insurance they bought ended up getting cashed in.

Susan Bradley, a certified financial planner in Palm Beach, Fla., writes, "In our culture, there is a widely held belief that money solves problems. People think if they had more money, their troubles would be over.

When a family receives sudden money, they frequently learn that money can cause as many problems as it solves."

Proverbs 2 8:22 says *A man with an evil eye hastens after riches, And does not consider that poverty will come upon him.*

Turn over to next book after Proverbs, the book of Ecclesiastes, chapter 5.

Ecclesiastes was written by Solomon just like the book of Proverbs. Only it was written after Solomon had violated his own wisdom and had fallen from the truth.

In the end, when he finally comes back to God he writes Ecclesiastes. It's the painful reflections of Solomon's experience.

Ecclesiastes 5 Read vs 10-12

There are happy rich people and there are happy poor people. I just talked with a guy a few days ago who had a goal of making a six figure salary by the time he was 30 years old. He was just a few thousand short of his goal when God called him into the ministry. He took a \$68,000 a year pay cut and he said, "I've never been happier. I'm right where God wants me to be."

Look another passage. This one's in the New Testament, I Timothy 6 pg 1055

Read vs 6-7

You can be buried in your Cadillac but when you're gone and they ask, "How much did he leave?" the answer is still going to be "All of it."

But here's the key. **Read vs 8**

Real financial freedom isn't having an unlimited supply of money. It's being content with the basics. If you're content with the basics then you're free.

But here's warning. **Read 9-10**

Proverbs 10:22 says, *The blessing of the LORD makes one rich, And He adds no sorrow with it.*

When God blesses us and we recognize it, we're truly rich. When we're just out to get all we can materially we're impoverished no matter how much cash we accumulate.

Look at Proverbs 13:7 pg 570

- I. *Who I Am Is Wrapped Up In What I Own*
- II. *Money Will Make Me Happy*
- III. *Money Brings Security*

Proverbs 23 Read vs 4-5

Notice verse 4 says “Don’t overwork to be rich.” It doesn’t say don’t work hard in life.

Proverbs 24:30-34

What God does say is “Don’t make getting rich your top priority and forget that your security really comes from Me.”

Proverbs 22:4 says, *By humility and the fear of the LORD Are riches and honor and life.*

I Timothy 6:17-18 *Command those who are rich in this present age not to be haughty, nor to trust in uncertain riches but in the living God, who gives us richly all things to enjoy. Let them do good, that they be rich in good works, ready to give, willing to share...*

Proverbs 3:5-6

If money stands in the way of trusting God, then we’re putting our confidence in the temporary and ignoring the eternal.

That’s God’s ultimate concern. God isn’t against money. There are plenty of examples of godly, wealthy people in the Bible. God is against us replacing the trust we should have in Him with a trust in our bank account.

God is against letting anything master us except Him.

This can be had stuff. We can’t see God but we can see the tangible things we own. And we’re so tempted to look to those things to provide us with security.

Here’s what we never should lose sight of. God was around long before those things existed and He’ll be here long after they’re gone.

And here’s where everyone of us needs to be living: II Corinthians 4:18 *We do not look at the things which are seen, but at the things which are not seen. For the things which are seen are temporary, but the things which are not seen are eternal.*

To imagine that money will provide real security is a false ideology.

Then finally, false philosophy number IV. *God Doesn’t Have Anything Practical To Say About Money*

The Bible is God's truth and God's truth is crucial for eternity, for spiritual issues, and for living practically in this world.

We've already seen what Proverbs has to say about the value of hard work and the results of laziness.

But it speaks to some other areas as well.

1) Don't co-sign a loan **Proverbs 17:18**

Proverbs 22:26 Do not be one of those who shakes hands in a pledge, One of those who is surety for debts.

Why does the Bible give such a strong warning?

Because when you co-sign a loan you've made yourself responsible to pay for something where you have ZERO control. You don't get the benefit of the purchase, but you have taken risk. If they decide not to pay, or can't pay - the only thing you can do is - pay.

These are just a couple of questions put to a financial advisor: "I co-signed a loan for my brother-in-law who has since left my sister and has stopped paying the note...the lender is now after me to pay. How can I get out of this?"

"In a weak moment I agreed to help a friend get a mortgage by co-signing his note. My friend has always made the payments, but I discovered that his mortgage shows up as debt on my credit report, and it prevents me from getting a mortgage of my own. How do I deal with this?"

Our personal policy has been not to co-sign, even for our own children. If you want to help your kids with a purchase there are other ways.

2) Not only avoid co-signing so someone else can borrow, but avoid borrowing yourself. **Proverbs 22:7**

Everything in our materially driven society says borrow to buy. A lot of times advertisers don't give you the prices of things, just the monthly payments.

God says watch out. You'll always be servant to that lender until you pay off your debt.

Proverbs 27:1 *Do not boast about tomorrow, For you do not know what a day may bring forth.*

When I borrow money I'm assuming I can pay it back. If I'm wise with my money in general I'll be able to. But if I'm not and something unexpected happens, I'm in trouble.

According to the latest figures from the Federal Reserve, America's consumer debt has topped \$2 trillion. Adjusted for inflation, that's double what it was 10 years ago.

The average household has \$13,000 in consumer debt, not counting housing costs.

We don't have time to cover them all this morning but there are scores of warnings against borrowing in the Bible.

There's no verse that says borrowing is sinful but there a plenty of warnings about the potential dangers.

That's the reason that we struggled and sacrificed to build this building debt free. It wasn't easy. It kept us on our knees crying out to God. People gave up an awful lot personally to make it happen. But in the end God was worshipped, we were debt free.

And Faith Community Church could stand as an example of good financial practices.

I can't tell you how many other churches I know of who have struggled with mortgage payments and cut back on their missions giving.

During our building program we increased our missions giving by \$20,000 and I believe God honored that.

Now that we don't have a mortgage we can do things like building the \$50,000 school building we built in India.

We can immediately send off \$10,000 in disaster relief funds to Samaritan's purse for the Tsunami victims and Katrina relief.

Our personal family approach has been to stay out of debt as much as possible.

I graduated from college and seminary with out borrowing. My wife worked three jobs at times, we paid the bills first and if there was money left over we bought food. And some how God always saw us through.

3) This is SO important. The Bible says give to God's work. You say, "I knew that was coming somewhere. Churches are always asking for money."

Proverbs 21: 25-26 The desire of the lazy man kills him, For his hands refuse to labor. He covets greedily all day long, But the righteous gives and does not spare.

From the Law of Moses with it's system of tithes and freewill offerings and commands to give to the poor to the New Testament's command to give generously as God has blessed, the Bible commands giving.

Some people in the name of Christianity and the Bible have abused that but don't let somebody's abuse blind you to what God has to say.

Ii Corinthians 9:7 So let each one give as he purposes in his heart, not grudgingly or of necessity; for God loves a cheerful giver.

We've never passed an offering plate here in a church service. We don't own offering plates. The reason is, we don't want anyone to give out of compulsion. We don't want you to give because someone stuck a plate under your nose.

In fact if you're a guest we don't want you to give at all. The support of the ministry of a church should come from the congregation. It's our responsibility before God and we take that seriously.

Here's why giving is so important. When I give of my hard earned cash I'm giving something that's valuable to me and important to me.

When I give it cheerfully and willingly I'm saying money isn't my god. I'm saying money isn't mastering me.

I'm saying God is my master and money is one way I have of honoring His lordship in my life.

Those are some false ideologies, some false beliefs, when it comes to money.

Let's close with a challenging truth. **Proverbs 30 Read vs 8-9**

That's a pretty challenging prayer, isn't it?

"God don't let me be so poor that I'd steal and dishonor You." That's not the hard part. We could all pray that. God don't let me be poor.

But how about this, "God don't let me get wealthy, because then I'll forget about how much I really need you."

Can you pray that prayer this morning? "God, give me enough, but don't give me too much."

If you can't pray that prayer then you need to ask yourself an honest question. "Am I mastering my money, or is my money mastering me?"