

robbing God of what rightfully belonged to him. Whether the tithe is binding on Christians today is an issue that is often debated. However, **titling is not simply a law that was given to the People of Israel by God on Mount Sinai. It is a life principle seen throughout the Bible**, from Abraham in the book of Genesis to the tithe commanded by Jesus in Mathew 23:23. So we would be wise to live our lives in harmony with that principle rather than against the grain of it.

“It is possible to give freely and become more wealthy, but those who are stingy will lose everything. The generous prosper and are satisfied; those who refresh others will themselves be refreshed.”
Proverbs 11:24-25 (NLT)

God blesses givers -- sometimes financially, and sometimes in other ways. God likes to bless people who give of themselves. In contrast, stingy people tend to lose even what they already have.

If you study scriptures in the Bible on giving (For example: Malachi 3; Matthew 23:23; 1 Corinthians 16:1-2; and 2 Corinthians 8-9); what you find is that we are to consistently give our tithe to the faith family of which we are a part. Likewise, we are to share generously what we have with other ministries and with those who have needs. Why? Because God is a generous God. God is a giver, not a taker. He didn't offer to sell us the sacrifice of Jesus on the cross for our sins; he gave us the sacrifice of Jesus. And so he challenges those of us who are called by his name to live as givers in the world instead of takers. When we live as giving, generous people; we best reflect our family resemblance to the one we call our Father.

In John 14:15, Jesus asks us if we really love him and are willing to give him our life in return, and show it by doing what he says and living in obedience to his word. He also says:

“If you try to keep your life for yourself, you will lose it. But if you give up your life for me, you will find true life. And how do you benefit if you gain the whole world but lose your own soul in the process? Is anything worth more than your soul? For I, the Son of Man, will come in the glory of my Father with his angels and will judge all people according to their deeds. Matthew 16:25-27 (NLT)

MESSAGE NOTES

“Living Wisely: Life Lessons From Proverbs”

Part 5 of 13

“Wising Up About Money”

Various Proverbs

Introduction: No doubt most of here this morning feel that our personal finances are a very private matter. A sociologist name Robert Wuthnow did a study of attitudes toward money in churches and found that 95% of churchgoers have never discussed their personal finances with other members of their church. It's simply a topic that's off limits for most people. Yet, the Bible doesn't have our hang-ups about money. For example, the Bible talks about prayer by name about 270 times; it talks about loving other people about 370 times; and it talks about how we use our money and possessions over 2,000 times. So let's talk honestly and openly about money this morning.

The 18th-century English preacher John Wesley used to say when he was preaching on this subject of money: *“Earn all you can; Save all you can; and Give all you can.”* That is a pretty good summary of what the book of Proverbs says about this issue of money.

1. “Earn all you can” -- Embrace Hard _____.

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

We need to remember that the Proverbs are often general observations about how life works most of the time. So this proverb is not saying that every person who is poor got that way by being lazy, anymore than it is saying that every person who is wealthy got that way from hard work. Clearly a lot of people are poor due to circumstances that all the hard work in the world isn't going to be able to overcome. Likewise, a lot of wealthy people are wealthy simply because they inherited their wealth, or just fell into it, or won the lotto. **This proverb is saying is that in general, laziness leads down the economic ladder, and diligence leads up the economic ladder.**

"All hard work brings a profit, but mere talk leads only to poverty."
Proverbs 14:23 (NIV)

The Hebrew word translated "hard work" means work that's toilsome, even painful – the kind of work that makes you drip with sweat or makes your head hurt. Here in Proverbs 14:23, that kind of hard work is contrasted with mere talk, which would be things like get-rich-quick schemes, or playing the lotto so you can have money in your retirement, or having lofty business plans but never taking action on them.

Proverbs is saying we are living wisely when we are diligent in our work -- when we work hard to reach our earning potential. If you are one who thinks that work is a curse then you need to understand that the Bible teaches us that work is an essential part of God's original plan for the human race. Before sin entered the world, God commanded the first man to work the garden. (Work came before sin). Where the curse comes into the picture is that as a result of sin, our work was made more difficult, more frustrating, and a whole lot more toilsome. (See Genesis 3:17-19).

Work consistently, diligently, and "give it your all".

"Whatever you do, work at it with all your heart, as working for the Lord, not for men, since you know that you will receive an inheritance from the Lord as a reward. It is the Lord Christ you are serving."
Colossians 3:23-24 (NIV)

2. "Save all you can" -- Avoid Foolish _____.

"Just as the rich rule the poor, so the borrower is servant to the lender."
Proverbs 22:7 (NLT)

Some people interpret this proverb and other scriptures like it as telling us to never borrow money for anything. Whether it's using a credit card, financing a car, even buying a house, or building a church, we should have the money to pay for it first.

I don't think that is what this verse is saying, and here's why. ---- Throughout the Old Testament, being in a financial position to loan money to another person was linked with being blessed by God. In Deuteronomy 15, God promises that if the people of Israel walk in God's blessings they would be in a position to lend other people money and would not need to borrow from anyone. Since having the ability to loan money is the result of being blessed by God, does it make sense then that God would want us to use his blessings in our life to lead others to do something that was wrong or sinful?

So what is this Proverbs saying? -- It is saying that clearly, borrowing is not always a good idea.

The Bible says we should always repay what we borrowed:

"The wicked borrow and do not repay." Psalm 37:21

"Give to everyone what you owe him." Romans 13:7

But borrowing is not always a good idea because when we borrow money, we place ourselves in a position of servitude under the person who loans us the money.

Thoughts to consider: We may need to borrow on a house or vehicle, but steer clear of credit card debt. The average household in America carries about \$15,956 in credit card debt. Last year Americans charged \$2.5 trillion on their credit cards and in most cases, making the minimum payment would take well over 20 years to pay off the balance. Set yourself up on a budgeting system so you are able to pay the credit card off every month, and if you don't have the money to do that, it is wise not to buy it.

3. "Give all you can" -- Share _____.

"Honor the Lord with your wealth, with the first fruits of all your crops."
Proverbs 3:9 (NIV)

Bible scholars say this Proverb is referring to the tithe -- giving one-tenth of the harvest back to God as an act of worship and as a way of reminding a person that God is the source of all their income. When a person withheld that tithe, they were viewed as