

FOOLPROOF: The Wisdom of Proverbs

Money is Powerful

Proverbs 11:1-7; 24-28

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A false balance is an abomination to the LORD, but a just weight is his delight. When pride comes, then comes disgrace, but with the humble is wisdom. The integrity of the upright guides them, but the crookedness of the treacherous destroys them. Riches do not profit in the day of wrath, but righteousness delivers from death. The righteousness of the blameless keeps his way straight, but the wicked falls by his own wickedness. The righteousness of the upright delivers them, but the treacherous are taken captive by their lust. When the wicked dies, his hope will perish, and the expectation of wealth perishes too (Prov. 11:1–7).

One gives freely yet grows all the richer; another withholds what he should give, and only suffers want. Whoever brings blessing will be enriched, and one who waters will himself be watered. The people curse him who holds back grain, but a blessing is on the head of him who sells it. Whoever diligently seeks good seeks favor, but evil comes to him who searches for it. Whoever trusts in his riches will fall, but the righteous will flourish like a green leaf (Prov. 11:24–28).

You may have heard this phrase before: “Money talks.”

Usually, this comment is made when it’s apparent that someone with money had some kind of influence. You might see this regarding a discussion about politics. People with money sometimes have the ability to advocate for policies that benefit them. Or maybe you felt that way at work because of how a large contract was handled differently out of fear of losing the client. Perhaps you felt that with a non-profit organization or even in the church when it seems like wealthy people have a louder voice.

“Money talks” can be a way to describe the dark side with too much influence and power.

But it would also be important to realize that money talks in other ways. For example, Watergate was blown wide open when a reporter was told: “Follow the money.” Or, maybe a better, more positive example would be helpful: Jesus said, “For where your treasure is, your heart will be also.”

Money talks. It says something about the things that we value. It shows us how much risk we are willing to take. It identifies our priorities. Money reveals what we like. It’s a window into our lives.

How you think about money, what you do about money, and how you talk about money says something. Money talks.

That's one of the reasons the Bible says so much about money. Consider these facts:¹

- There are over two thousand verses in the Bible that talk about money
- The Bible has twice as many verses about money than faith and prayer combined
- Sixteen of the thirty-eight parables of Jesus deal with money and possessions
- Nearly 25 percent of Jesus's words in the New Testament address biblical stewardship

So, the Bible has a lot to say about money. And the book of Proverbs is no different.

We are in the middle of a nine-week series on the wisdom of Proverbs. Hopefully, you'll remember that this book is filled with memorable and pithy statements that are nuggets of truth. They are meant to make us think and reflect. Proverbs help us consider how to apply truth to our lives. They are practical.

Let me just get something out of the way: I'm talking about money because it's in the Bible. I'm not preaching this message because of a major financial need at our church. In fact, I want to thank you for your continued generosity. Along with your contributions, the PPP money, and our emergency spending controls we've been able to hit our weekly budget targets while giving away over two-hundred thousand dollars to emergency needs in our community and around the world. We view this crisis as a longer-term financial threat, so we are planning and taking steps to prepare for an uncertain future.

These are challenging days, but they are also great days for the advancement of our mission of igniting a passion to follow Jesus.

Three Ways to Use Money

In order for us to examine this topic, we have to cover a lot of verses that are spread over fourteen chapters, beginning in chapter 10. Remember that the first nine chapters are introductory while nuggets of truth are spread throughout chapters 10-31. So, we have to look at a wide array of passages. And I'd like to organize them into three categories of how we are to use our money: (1) carefully, (2) justly, and (3) generously.

Let's look at each of these.

1. Carefully

The first place I'd like to start is by identifying that the Bible takes the stewardship of money very seriously. It exhorts us to carefully consider how we think about and handle our money. The Bible shows us from many different angles about how powerful money can be.

¹ <https://get.tithe.ly/blog/bible-verses-about-money>

First, we see the need to carefully think about money because money is not everything and it should not be trusted.

Riches do not profit in the day of wrath, but righteousness delivers from death (Prov. 11:4).

Whoever trusts in his riches will fall, but the righteous will flourish like a green leaf (Prov. 11:28).

We need to be careful because money can make us feel more secure than we really are. I've said this before, but it bears repeating. Money gives us options. It allows us to create. It's a resource that can be used to secure things, build something, and it can even grow on its own if invested correctly.

In that respect, money is a good thing. It's part of God's created order. But money can become something that turns inward and can become an idol. Money can make you feel powerful. Just think of the last new "thing" that you purchased. It can make you feel important. It can cause people to treat you differently or deferentially. If you're not careful, it can get into your head and heart.

Money allows you to limit the number of risks that you have. If you have money, you can just replace what you've lost or broken. Money can give you a sense of security.

A rich man is wise in his own eyes, but a poor man who has understanding will find him out (Prov. 28:11).

Money can place you in a position where you don't know the spiritual value of need or having to be on the receiving end.

This is why Paul gave Timothy these instructions:

As for the rich in this present age, charge them not to be haughty, nor to set their hopes on the uncertainty of riches, but on God, who richly provides us with everything to enjoy (1 Tim. 6:17).

Secondly, it's important to care about our character as it relates to money. Proverbs tells us that there are things more important than money and how we handle or gain money is important. Proverbs emphasizes working hard and avoiding get-rich-quick schemes.

Whoever works his land will have plenty of bread, but he who follows worthless pursuits lacks sense (Prov. 12:11).

An inheritance gained hastily in the beginning will not be blessed in the end (Prov. 20:21).

A faithful man will abound with blessings, but whoever hastens to be rich will not go unpunished (Prov. 28:20).

If you live long enough, you'll be offered opportunities that sound too good to be true. And there may be some people who make lots of money that way. But I know far more whose financial lives were devastated by bad choices because they thought that this was the "big one."

Finally, we need to consider the use of debt carefully. Here's what Proverbs 22:7 says, "...the borrower is the slave of the lender." It means that the one who borrows has obligations to one who lends. Not all debt is bad. But debt can be dangerous. So be careful. There are far too many Christians who are way over their heads in debt, and it puts enormous pressure on their lives, relationships, and their giving. They don't have freedom. They live in fear.

Maybe this pandemic has shown you the danger of your indebtedness. Perhaps an action step would be to figure out how to get out of debt and even how to start building some additional reserve. The hard part is that it's very easy to get into debt and it's hard to get out.

I said to our staff this week that I'm especially thankful for our staff and Elders who have made debt retirement a priority of our church. Our debt-free position allows us some freedoms and opportunities that other churches don't have right now. Paying down debt instead of doing other things was very hard a few years ago, but I'm so thankful that we did.

Be thoughtful with your money. Be careful with how you handle money. Be mindful of the good and bad that money can do. Use money. But be careful money doesn't use you. Be careful that you don't love your money. When you handle your money, do it carefully.

2. Justly

Money is powerful. Money needs to be handled carefully. Money also needs to be handled justly. It might surprise you to learn that the Bible, especially Proverbs, has a lot to say about how money can be used in an unfair way. Money can create and entrench the marginalization of people.

But this shouldn't be all that surprising, because if money is something that can be used to say something about myself, it can also be used to hurt or neglect others. Money can be gained unjustly. Money can be used unjustly.

By merely saying the word "just," I'm causing some of you to listen more attentively. To be clear, I'm not talking about a social justice agenda or movement. Historically that has represented something that has replaced the gospel. Changing society became more important than telling people about the nature of their sin and their need for a savior.

But for many years we've been involved in trying to fulfill our mission of "igniting a passion to follow Jesus" through living justly—both individually and as a church. Our mission in Brookside was birthed from the realization that generational poverty, unemployment, unsafe housing, and educational disparities should be a part of living out the Great Commission and the Great Commandment.

I fear that many people are more informed about justice from their political parties and news outlets than they are from the books of Isaiah, Amos, and Proverbs. In the same way that our sexual ethics and our church's position on sexual ethics matter, so, too, our individual and corporate response to injustice is important. When I was interviewed for the position of lead pastor in 2008, and as we've talked about Brookside, I've pointed to Isaiah 1 where it says, "...though your sins are like scarlet, they shall be white

as snow.” I said then, and it’s still true, that many of us don’t realize the spiritual condition requiring forgiveness sounds like this:

Wash yourselves; make yourselves clean; remove the evil of your deeds from before my eyes; cease to do evil, learn to do good; seek justice, correct oppression; bring justice to the fatherless, plead the widow’s cause (Isa. 1:16-17).

The Bible is full of concern for justice and, in particular, the just use of money.

First, Proverbs warns us about gaining money unjustly.

Treasures gained by wickedness do not profit, but righteousness delivers from death (Prov. 10:2).

Better is a little with righteousness than great revenues with injustice (Prov. 16:8).

Better is a poor person who walks in his integrity than one who is crooked in speech and is a fool (Prov 19:1).

Money can create an “ends justify the means” mentality. Sometimes money is earned fairly. At other times there are ways to game the system or take advantage of people. In the name of “that’s just business” or under the banner of “survival of the fittest,” it can be unfair or unjust.

Secondly, Proverbs warns about how money can be used to treat the poor unjustly. Money gives people power. It not only creates options; it gives you the best options—some that are not accessible to people without money. A few warnings:

Whoever oppresses the poor to increase his own wealth, or gives to the rich, will only come to poverty (Prov. 22:16).

Do not rob the poor, because he is poor, or crush the afflicted at the gate, for the LORD will plead their cause and rob of life those who rob them (Prov. 22:22–23).

These texts are important because sometimes the poor can be used as a means of acquiring wealth. That still happens in our culture today. And a survey of American history would show the grievous connection between slavery and financial gain. No one is poorer than when they are a slave. And that continued beyond the Civil War and the Thirteenth Amendment. It was part of the rationale for Jim Crow laws and it was an important concern of the Civil Rights Movement.

I know there’s a complicated and heated discussion right now about all of this. My goal is not to exegete the problem today. I merely want you to realize that the Bible talks about the oppression of the poor. It’s not some social justice problem. It has been and is a human problem.

What’s more, the text warns about crushing the afflicted at the gate. This gate was the place where decisions were made or grievances were addressed. It’s where the elders of the city gathered. Duane Garrett, an Old Testament scholar says, “Here the text warns the powerful not to use legal devices to

exploit the poor, lest they find themselves arraigned before a much higher judge.”² Human beings are notorious for using legal means to preserve their wealth or their positions. The same could be said for abortion. An unborn baby has no voice and no financial power. And one has to wonder how many children have been killed because of financial expediency.

Crushing the afflicted at the gate—from the womb to the tomb - is something we must continually guard against and identify as wrong when we see it. What’s more, the church—individually and collectively—ought to be working to bring change that honors the Lord.

3. Generously

Let’s end on a more positive note. However, I’m not going to spend a lot of time on this one because, for most of us, the issue isn’t understanding the need for generosity, it’s embracing the practice of generosity. We don’t have a knowledge problem; we have a desire problem.

Proverbs is filled with exhortations for generosity. It is a commended way to express our understanding of God’s grace to us.

One gives freely, yet grows all the richer; another withholds what he should give, and only suffers want. Whoever brings blessing will be enriched, and one who waters will himself be watered. The people curse him who holds back grain, but a blessing is on the head of him who sells it (Prov. 11:24–26).

Whoever is generous to the poor lends to the LORD, and he will repay him for his deed (Prov 19:17).

Generosity is blessed and honored by the Lord.

Whoever has a bountiful eye will be blessed, for he shares his bread with the poor (Prov. 22:9).

A stingy man hastens after wealth and does not know that poverty will come upon him... Whoever gives to the poor will not want, but he who hides his eyes will get many a curse (Prov. 28:22, 27).

This is how money can be used powerfully. It can become a conduit for the blessing of the Lord in the lives of others. Money can be a means of creating thanksgiving in the hearts of those who receive. But it also creates joy in the heart of the giver.

Generosity reflects the graciousness of God to us. And it puts us in a position to trust in God’s ability to provide.

² Duane A. Garrett, [Proverbs, Ecclesiastes, Song of Songs](#), vol. 14, The New American Commentary (Nashville: Broadman & Holman Publishers, 1993), 194.

Oh, church, money talks. How we handle our money says something about us. What does your money say about you? If your checkbook could speak, what would it say? Do you use your money carefully? Do you use your money justly? Do you use your money generously?

May God help us to be the kind of people whose money says “grace.”

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