

Session Five

Proverbs Bible Study and Message Series - “Living Wisely in a Foolish World”

Title: A Penny Saved is a Penny Earned

Bible Passages:

Proverbs 3:9-10; 11:24-26; 13:11; 15:16-17; 16:11; 23:4-5

Biblical Truth:

God’s people are to honor the Lord in the ways they think about, make, and use their money.

Life Question:

How can I keep money in its proper place?

Life Impact:

This lesson is designed to help you exhibit godly wisdom in your everyday life by ...

- examining biblical principles about earning and using money well; and
- stating ways you will seek to grow in honoring the Lord with your money.

Spiritual Preparation Through Personal Bible Study

A family member called me to his house recently to say God had convicted him of the need to be more generous to others and to the Lord’s work. I suggested the important thing was that he obey the prompting of the Spirit in his life. He immediately began to open his heart more to people’s needs, whether Christians or unbelievers. Joy filled his heart as he saw the good results of his monetary gifts. At last he had gotten things right side up in his life regarding money—he put honoring the Lord first in the ways he thought about, made, and used his money.

Our attitudes and actions with money reveal how much we value our life and faith. Solomon included many proverbs relating to money, and today we will let our money talk and reveal to us what it says about our relationship with God.

1. Check Your Spiritual Balance Regularly: Read Proverbs 3:9-10; 15:16-17

Once I had a car that kept eating up tires. A tire that should have lasted 60,000 miles only lasted 25,000 miles. I put a second set on the car, and the same thing happened. Finally, a repairman man told me I should have the tires balanced every 10,000 miles and the car aligned before I put new tires on the car. Since I knew nothing about cars, I took his advice and discovered that the problem was in my auto maintenance habits. Solomon suggested that we check our spiritual balance about money on a regular basis.

We have an obligation with our possessions and wealth to **honor the LORD**. We do this when we **honor** Him by setting aside the **first produce** of the **entire harvest** for Him. Only here does Proverbs mention the Old Testament ceremonial law. The Mosaic law required the **first produce** of those who professed to honor God with their worship. Moses commanded his people to “bring the best of the firstfruits” to the tabernacle for the Lord’s use (Ex. 23:19). Setting aside the first of the crop honored God as an act of faith because the worshiper realized God had given to him everything he had and would have for the remainder of the harvest. The Israelites even had a “day of firstfruits” at the beginning of the Festival of Weeks (Num. 28:26). Before they celebrated, they gave their offering to the Lord. When they entered into Canaan, the Israelites again gave an offering of firstfruits to the Lord. They acknowledged that the land was a gift of God (Deut. 26:1-11). Thus, the worshipers in Moses’ day had a systematic plan of giving their firstfruits, and they had special occasions where they set aside the first of their harvest to honor God.

Solomon’s command to bring the **first produce** opened the door for God to fulfill His promises. (See this lesson’s background study on “first produce.”) He promised that the **barns** would be **completely filled** and the **vats** would **overflow with new wine**. If giving the firstfruits is an act of faith

and our faith is in God, He will not abandon His children. Giving is a test of faith. To know God is to honor Him with the first instead of the last of our harvest. We must give Him the best instead of the leftovers.

Do you see giving as an act of worship? Do you feel a twinge of guilt or hesitancy when the offering plate comes your way? Is the offering more than a necessary lead-in to the sermon? Christians must recover the fact that the offering is an act of worship and faith.

In the second focal passage, Solomon placed material possessions in their proper perspective. He first stated that a **little** that honors God is worth more than **great treasure with turmoil**. My family knows what it is like to have little and to live comfortably. I can remember the days of seminary when we scraped money together to go to the grocery store and have food on our table. Later in life, we acquired some of the things we didn't have at seminary, such as decent furniture and a reliable automobile. The more things we own, the more our things may own us. At different times in life I have longed to recapture the attitudes of my seminary days when surviving was enough and the pressure to accumulate more was nonexistent.

Solomon valued a **meal of vegetables** where **love** was present rather than a **fattened calf with hatred** in the room. He had discovered that true prosperity occurred in the context of two qualities. First, he acknowledges that true prosperity without the **fear of the LORD** means nothing. Having much but losing it in the end is not a wise investment. Second, he showed that having wealth cannot buy a loving home. A home with **love** is much more important than a home with an Olympic-size swimming pool. We are wise to remember that money cannot buy the best things in life—things such as love and a right relationship with God. We are to value knowing the Lord and being in right relationship with Him more than gaining wealth. Clearly, Solomon advised us to check up on our attitudes toward right priorities in life.

2. Never Fall in Love with Money: Read Proverbs 23:4-5

Proverbs cautions against falling in love with money. Life is more than getting rich or getting possessions. Many people pursue possessions and then find they do not satisfy their deepest needs. More is not always better and greed is counterproductive.

One of the reasons we should not fall in love with money is that falling in love with money takes its toll on us spiritually, physically, and emotionally. Solomon stated, **Don't wear yourself out to get rich**, and yet that is exactly what many do today. If you give all your energy to making money, then what will you give your spouse? If nothing is left for the children, how will they respond? If all your energy goes to put a few more dollars in the bank, then where does that leave the energy you should invest with the Lord? The same people who would never think of making a bad investment are the ones who often do that with their own energy. The nursery rhyme goes, "All work and no play makes Jack a dull boy." I don't know about Jack, but I know about me! When I give all my energy to making money, I cheat my wife, my family, and my God.

Solomon cautioned against **giving** one's **attention** to riches. Literally, the Hebrew says we should not continue in our own understanding. In other words, the idea that we must get rich does not come from the Lord; it is our own idea. By giving attention to riches, we embrace our own ideals rather than God's ideals. Jesus said, "What is a man benefited if he gains the whole world, yet loses or forfeits himself?" (Luke 9:25). When we fall in love with money, we have embraced our worldview and not God's.

Another reason we should not fall in love with money is that it is so transitory. **As soon as our eyes fly to it ... it makes wings and flies like an eagle to the sky**. Wealth is like a mirage. Those who longingly gaze on the mirage walk to it, only to find the oasis lies just as far as it did in the beginning. Actually, it never existed. The idea that we can reach a place where riches rather than the Lord will sustain us is nothing more than a mirage. We keep telling ourselves a little more will make us secure, but the whole pursuit is empty. Solomon said, "Anyone trusting in his riches will fall, but the righteous will flourish like foliage" (Prov. 11:28). Riches cannot produce real success; only a relationship with God can do that. Trying to achieve success through riches is like trying to trap a bird with our hands. When we reach out to grasp it, it flies away. Thus we show wisdom by keeping wealth in proper

perspective—never focusing our lives solely on gaining wealth and never trusting in wealth for happiness or fulfillment.

When we fall in love with money, Proverbs calls that pursuit greed. Greedy persons get “in a hurry for wealth” (28:22) and do not realize they are setting themselves up for ruin. The price is too high, and riches are too elusive. The greedy person “provokes conflict” instead of trusting “in the Lord” (v. 25). Trusting in our own resources instead of the Lord certainly provokes conflicts within our own hearts, within our relationships with God, and within our relationships with others. Consider the great price of greed:

- A wife labors at home in her loneliness because her husband stayed late to seal the big deal again.
- A child longingly looks to the stands to see his father as he steps up to bat. The father is not there, but the kid sure is wearing the nicest cleats.
- A woman realizes that a once-growing faith has now grown cold and distant because she has worked longer and harder hours to acquire more things for her new home.

Is greed worth the price? I think all three people above would say, NO!

3. Make Every Buck Honestly: Read Proverbs 13:11; 16:11

Greed causes a person to seek dishonest ways to gain money. Proverbs encourages us to seek to make money through honest and legitimate means rather than scamming others with a get-rich-quick scheme.

Solomon condemned **wealth obtained by fraud**. Literally, this meant empty wealth, or wealth not gained by one’s own honest work. Those who are wealthy by dishonest means only appear to be wealthy. Their wealth **will dwindle** because it did not come from legitimate means, and it did not come from the Lord. The better option is the earnings of our **labor** that are accumulated little by little and will **multiply** as time passes. If a person started saving \$10,000 a year when he was 25 years old, he would own \$4,868,518.11 when he was 65 years old if the average rate of interest were 10 percent. If he waited until he was 45 to start saving and all variables were the same, he would only have \$630,024.99 for retirement. If he delayed five more years to start, he would have \$349,497.30.¹ As you can see, money multiplication works much better than a speculative plan or even a dishonest plan. Elsewhere, Solomon called dishonest gain a “vanishing mist” and a “pursuit of death” (Prov. 21:6).

The Lord values honesty in financial matters. Solomon attributed **honest balances and scales** to the Lord. In other words, God establishes the principles of justice and fairness. In ancient times some merchants used a separate set of weights for selling and buying. When buying, they used the lighter weights so they didn’t pay as much. When selling, they used the heavier weights so the customer’s obligation was greater. This type of dishonesty dishonors God. It makes it seem that those conducting business do not believe God sees all and will judge all. The **weights in the bag** are God’s concern; He sees and He will judge every person for the way he or she does business. In another place Proverbs says, “Dishonest scales are detestable to the LORD, but an accurate weight is His delight” (11:1). God actually delights in honest business. In another place Solomon stated, “Differing weights and varying measures—both are detestable to the LORD” (20:10). God actually hates dishonest business. Another proverb states, “Differing weights are detestable to the LORD, and dishonest scales are unfair” (v. 23). God has standards of fair trade, and those who violate them offend the high standards of the Lord.

Dishonest practices occur every day. A company may fudge the bottom line in order to make their stock seem more attractive. A person may adjust his or her income to avoid more taxes. A company may misrepresent its policies or put them in fine print to defraud a customer. Though dishonest practices may be a way of life for some, followers of the Lord must realize that God hears and sees all, and He ultimately will judge all. The money we make dishonestly may benefit us in the short term, but it will become an albatross for us when God exposes the lack of integrity of our financial dealings. On the other hand, we can sleep soundly at night knowing we have not wronged anyone and that our money is earned through honest means.

4. Grow in Generosity: Read Proverbs 11:24-26

Biblical wisdom guides people to give generously to help the needy. By giving to those in need, we honor the Lord and bring His blessings to those who need them. Proverbs refers to kindness toward the poor as a “loan to the Lord” with a promise that He will repay the “lender” (19:17). This idea supports the one found in 11:24-26.

In these verses Solomon contrasted a generous spirit with a miserly spirit. One can almost see Ebenezer Scrooge in the illustration of this passage. However, the verses do not focus on the generous spirit but the actions that result from a generous spirit. A great paradox exists in that the one who **gives freely** also **gains more**. We might think the one who gives much has less, but really it is not so. In the end the one who **withholds what is right** is the one who loses. Clearly Solomon believed that helping those in need is the **right** thing to do.

Generosity always enriches the giver as well as the receiver. That return is not always financial, but sometimes it is. For example, our church conducted a mission trip to offer Backyard Bible Clubs for children in low-income housing units. The trip cost our church quite a bit of money, but when we started giving our time, energy, and money to help the children, the return on our church’s investment was phenomenal. People appreciated more what they had. They came back with a new determination to minister to others in our town. And most importantly our global missions interest peaked. We later traveled to Mexico, the Bahamas, West Virginia, and the Czech Republic to share Christ and help people. Was it money well-spent? Absolutely!

The proverb states that a **generous person will be enriched**. Literally, it says the “person of blessing” will “become fat.” Growing fat had no social stigma attached to it; rather, it signified God’s hand of blessing in that person’s life. The final portion of verse 25 indicates that the person who **gives** also will be the one who will **receive**. We receive so much when we help others. We receive a grateful and appreciative spirit. We receive the warmth of knowing we care. We receive the promise of God’s blessings in our lives.

The proverb also contrasts a person **who hoards grain** with a person **who sells it**. This proverb calls to mind the example of Joseph in Egypt (Gen. 41:46-57). God placed Joseph in a position of responsibility in Egypt—though He took a roundabout way to do it—so that when a time of plenty came, the Egyptians would not squander their food. When the famine came, the grain from the years of plenty saved many lives, including God’s chosen people from Joseph’s family. By hoarding grain, people open themselves to criticism, but those who sell grain to help others become a **blessing** to others.

Neglect of the poor hinders the prayers of God’s people. Proverbs says, “The one who shuts his ears to the cry of the poor will himself also call out and not be answered” (21:13). Growing in generosity helps us honor the Lord with our finances.

If your money could talk, what would it say to you about your use of money? If it says you are to honor the Lord in the ways you think about, make, and use your money, well and good. That’s the fifth and final way in this June’s study on how best to live each day in extraordinary wisdom.

A Summary of the Biblical Truths of This Lesson in Focus

- God desires that we honor Him with our finances.
- The firstfruits of our lives belong to the Lord.
- Greed leaves a path of destruction in our lives and in the lives of others.
- Money gained honestly grows, but dishonest gain will not last.
- We honor God by showing kindness to the needy.

1. “Become a Millionaire with your 401K Retirement Plan,” [online, cited 19 July 2007]. Available from the Internet: <http://www.research401k.com/millionaire-401k.html>