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Proverbs 10:1-4

Everyday Wisdom: Wise Wealth

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I want to kick off today's sermon in Proverbs by reading you a verse from the gospel of Matthew.

Matthew 6:21 For where your treasure is, there your heart will be also. (NIV)

These are Jesus' words. They come from the **Sermon on the Mount**. He taught us to not store up treasure on earth, where it can be destroyed, but to store it up in heaven, where it's safe. And then he says, "For where your treasure is.... there your heart will be also."

Where is your heart? You ever heard the phrase "**Follow the money?**" Just follow your money. It'll lead somewhere, probably to your **family, church, hobbies and passions**, maybe even your **anxieties or health problems**. If you were to **walk backward** from your purchases through your decisions, thoughts, and feelings you'd eventually get back to your heart, the **very core** of who you are. Our foundation verse says:

Proverbs 4:23

Above all else, guard your heart,
for everything you do flows from it. (NIV)

So today's sermon on wealth isn't just a sermon on money. It's a sermon for your **soul**. What you do with your money and wealth (or lack thereof) **displays your heart**. Today I want to show where a **love of wealth leads** and **compare** it to where a **love of God leads**. So where do these **two paths** lead?

Love of wealth leads to:

1. Wealth

If you **idolize** wealth, you **may** actually **acquire more wealth**. You don't have to love God to do well.

Psalm 73:3-4

3 For I envied the arrogant
when I saw the prosperity of the wicked.

4 They have no struggles;
their bodies are healthy and strong. (NIV)

That's a **cynical Psalm**, where a man named **Asaph complains** about the wicked doing well. Proverbs shows **positive outcomes** for those who seek God but it also sometimes shows the other side (Prov 11:28).

Proverbs 15:16

Better a little with the fear of the Lord
than great wealth with turmoil. (NIV)

To fear the Lord means to love and respect him. You can **not care the least bit** about **God** and still have "great wealth." But will you be **happy**? Ecclesiastes also highlights the wicked getting ahead.

Ecclesiastes 5:10

Whoever loves money never has enough;

whoever loves wealth is never satisfied with their income.
This too is meaningless. (NIV)

If you've ever watched *Shark Tank* you know the **millionaire** and **billionaire investors** always want to **make more money**. One of the investors, **Kevin O'Leary**, says "Here's how I think of my **money**, as soldiers, I send them out to war everyday. I want them to **take prisoners** and come home, so there's more of them."¹ I kind of **like** the quote but **when** is enough **enough**? The **American Dream** is a pretty **hollow dream**. *Love of wealth may lead to wealth but also to...*

2. Poverty

I already preached on laziness in Proverbs, which can lead to poverty (Prov 10:4; 21:17; 22:13) but the **actual** love of wealth can lead to poverty too (Prov 21:6).

Proverbs 20:21

An inheritance claimed too soon
will not be blessed at the end. (NIV)

I wonder if Jesus was thinking of this Proverb when he told the story of the **Prodigal Son**. That story is about a **young man** who asks his father to give him his **inheritance early** so he can travel and party and live for himself. His father gives him his inheritance and his son goes off and spends it all on **wild living** in a **foreign land**. He **wastes his wealth** and becomes so **poor** he has to work **feeding pigs** in the mud. Thankfully that's not how the story **ends**, but we'll come back to that.

Love of wealth can lead to wealth or to poverty, but if your heart is taken with an **idol**, if you love money more than God, then that will begin to **reflect** in your **character** and **actions**. *Love of wealth leads to...*

3. Greed

The love of wealth is greed. Greed leads nowhere good (Prov 11:24).

Proverbs 28:27

Those who give to the poor will lack nothing,
but those who close their eyes to them receive many curses. (NIV)

Proverbs **warns leaders** to especially be mindful of greed.

Proverbs 28:16

A tyrannical ruler practices extortion,
but one who hates ill-gotten gain will enjoy a long reign. (NIV)

Those in **authority** have more opportunity to **line** their **own pockets**. Wisdom says to resist this. Greed leads to poor leadership and **oppression** of those under your authority. *Love of wealth leads to greed, which results in injustice.*

4. Injustice

Proverbs has a lot to say about the connection between money and justice. Did you **know** that justice in much of the Bible is not about **personal rights** so much as it is about **caring** for the **needy** and **oppressed**?

"...the modern ideal of justice [...] is, in fact, rooted in Jewish and Christian sources that understood justice not as the claims that could be made by an aggrieved party (as it is in contemporary rights

language) but rather in the obligations we owe to all those who are aggrieved and in need.” *To Change the World* by James Davidson Hunter (p. 262)²

Christian justice is not about **being harmed and seeking retribution** but about **preemptively insuring no one is harmed**—that we **owe an obligation** just by the very **presence** of the poor. So the concept of “**social justice**”—**caring** for the **poor, marginalized, and oppressed**—is exactly what the Bible means by justice. Proverbs **warns** us that the love of wealth can lead to injustice.

Proverbs 18:23

The poor plead for mercy,
but the rich answer harshly. (NIV)

Although poverty can be due to laziness it can also be due to **systemic injustice**.

Proverbs 13:23

An unplowed field produces food for the poor,
but injustice sweeps it away. (NIV)

That means **people** and **systems** beyond the poor’s control keeps them in poverty. God promises that he will deal with this injustice. Ultimately the love of money, which **produces injustice**, leads to death (Prov 20:17).

5. Death

It can lead to **physical death**. The rich are **more likely** to be **kidnapped** for a **ransom** while a poor person doesn’t have to worry so much.

Proverbs 13:8

A person’s riches may ransom their life,
but the poor cannot respond to threatening rebukes. (NIV)

But in the end a love of wealth leads to **eternal spiritual death**.

Proverbs 11:4

Wealth is worthless in the day of wrath,
but righteousness delivers from death. (NIV)

Your treasure matters. What you do with it reflects your heart and whether you know God. *Love of wealth leads to death*. Thankfully, the Bible doesn’t leave us there. It provides a **different path**, the love of God. Let’s look at where loving God leads.

Love of God leads to:

1. Wealth

Our **previous** verses showed this other way as each verse gave us a **negative** and a **positive**. I want to look at a few more verses that show **God’s way**. The love of God leads to **developing wisdom**, which **may lead** (key word may) to wealth.

Proverbs 3:9-10

9 Honor the Lord with your wealth,
with the firstfruits of all your crops;
10 then your barns will be filled to overflowing,
and your vats will brim over with new wine. (NIV)

Seek God and wisdom and you **may** become wealthy.

Proverbs 3:15-16

15 [Wisdom] is more precious than rubies;
nothing you desire can compare with her.

16 Long life is in her right hand;
in her left hand are riches and honor. (NIV)

If you've ever been involved in a **church** that told you God **wants to make you rich** you can see how you **could find this** taught in the Scriptures, especially in the book of Proverbs. But that's really not what Proverbs is saying. It's saying you "may" become rich through wisdom, but it's **not a promise**.

Proverbs 22:2

Rich and poor have this in common:
The Lord is the Maker of them all. (NIV)

God decides who is rich and poor, not us. This isn't an **excuse** for laziness but a call to trust God no matter our circumstances. You may be **wise, work hard**, and still be poor because of **medical bills** or **lack of opportunity**. *Love of God (may) lead to wealth but it can also lead to poverty.*

2. Poverty

God doesn't promise wealth, even to the wisest and most righteous of us.

Proverbs 16:8

Better a little with righteousness
than much gain with injustice. (NIV)

It's better to be poor and have a right relationship with God than to be rich and greedy (Prov 16:19). God does say he will take care of those who trust him.

Proverbs 10:3

The Lord does not let the righteous go hungry,
but he thwarts the craving of the wicked. (NIV)

Jesus likewise tells us he'll take care of us in the New Testament.

Matthew 6:25-26 "Therefore I tell you, do not worry about your life, what you will eat or drink; or about your body, what you will wear. Is not life more than food, and the body more than clothes?
26 Look at the birds of the air; they do not sow or reap or store away in barns, and yet your heavenly Father feeds them. Are you not much more valuable than they? (NIV)

God will take care of all our needs. **Followers of Christ shouldn't be surprised by poverty**, which may come from serving him (1 Cor 4:11). I recently watched a documentary called **American Gospel** on the **prosperity gospel** or **word of faith** movement. A guy named Sean DeMars shared his story. When he became a Christian the first person he met who taught him how to read the Bible was a guy who believed in the **prosperity gospel**, which is if you just have **enough faith** and **give enough money** God will make you **wealthy** and **heal you**. When he got **mercury poisoning** the prosperity gospel almost killed him. Instead of going to the **doctors** he tried to **have enough faith** in God. Eventually he stumbled onto a sermon by John Piper preaching against the prosperity gospel and that pulled him out of it. He and his wife became **missionaries in Peru**. They used a **barrel of water to shower**. They **forsook everything** to share the real

gospel. *Their love of God actually lead them into poverty.* It's comfortable living in Westford. What if God called you to Peru? *The love of God may lead to wealth or poverty but it should always lead to generosity.*

3. Generosity

A **heart** that has experienced God's goodness and grace will overflow with generosity to others (Prov 29:7).

Proverbs 19:17

Whoever is kind to the poor lends to the Lord,
and he will reward them for what they have done. (NIV)

If you give your **money** to the **poor** it's **like you're giving a loan to God** who is going to **pay you back** in eternity with a rich reward, **himself**. You will find that **as you give you will be blessed too**.

Proverbs 22:9

The generous will themselves be blessed,
for they share their food with the poor. (NIV)

Proverbs even encourages us that those who give will receive even more.

Proverbs 11:24

One person gives freely, yet gains even more;
another withholds unduly, but comes to poverty. (NIV)

The author **Henri Nouwen** (he wrote a lot on **Christian spirituality**) was speaking at a conference when he had to run out on an errand to help the **bookseller**. While he was out he met a young man who asked him for money to help him get home to **France**. Henri Nouwen didn't just hand him cash but invited him to ride along with him on his errands and they talked about the young man's life. He learned that the young man had tried to get a job in Canada, but it hadn't worked out. He had enough money to get home to **Paris** but not where he lived in **Southern France**. Henri Nouwen ended up giving the man \$200 to get home. Later that evening at the conference the bookseller he'd helped earlier gave him \$200 as a thank you.³ He got back what he gave. *Love of God leads to generosity and justice.*

4. Justice

To mistreat the poor is to mock God but to care for them (justice) is a blessing to God (Prov 17:5).

Proverbs 14:31

Whoever oppresses the poor shows contempt for their Maker,
but whoever is kind to the needy honors God. (NIV)

There was a **split** in **Christian history** that lead to **evangelical Christians** caring mostly about **evangelism** and **non-evangelical** Christians caring mostly about **social justice**. That split should have never happened because the Bible says we are all supposed to evangelize AND care for the poor. God wants both.

Last week our **Missions Team** unveiled our **missions funding plan**. What I liked about it is that it includes **opportunities** for us to support **justice paired with gospel**. We're funding a **local prison ministry** through **Vision New England** and a ministry called **Safe Families for single moms** in times of great need. The missions team **invited us** to give **above and beyond** our **normal giving** by giving to missions. I want to **challenge** each one of us to **examine** our **hearts**, examine where we're **investing** and **spending**, and to consider giving above and beyond to the **missions fund**. *Love of God may lead to wealth or poverty, but it should always lead to generosity and justice, and one day it will lead to eternal life.*

5. Life

Proverbs tells us that righteousness (which comes by knowing and seeking God) leads to life.

Proverbs 10:2

Ill-gotten treasures have no lasting value,
but righteousness delivers from death. (NIV)

Righteousness through a **right relationship with God changes our futures from death to life.**

Proverbs 22:4

Humility is the fear of the Lord;
its wages are riches and honor and life. (NIV)

The fear of the Lord (the love of God) may lead to **material blessing** in this life but it **absolutely** leads to **riches, honor, and eternal life** in the **life to come**. The only reason these riches are possible is because **God set aside his riches and honor and made his life among us through Christ Jesus.**

2 Corinthians 8:9 For you know the grace of our Lord Jesus Christ, that though he was rich, yet for your sake he became poor, so that you through his poverty might become rich. (NIV)

I want to tell you how the story of the **prodigal son ends** (Luke 15:11-32). The son **repents**. The son **goes home**. And when he does, his **father** runs to him, **hugs** him, and throws a **party**. Maybe you're the **prodigal son** or **daughter** who **loves money** or **material** things or want them and are **unhappy** because you **can't afford** them. Our **Heavenly Father** invites you to **come home** from that **far away land**. **Stop playing** in the mud with the **pigs**. **Christ**, our **eldest brother**, **became poor**, to bring you home to your Father. It's with our Heavenly Father that your **heart** will finally be **safe** and **satisfied**. *Make **Christ** your heart's **greatest treasure**.*

Pastor [Jonathan Romig](#) preached this message at Cornerstone Congregational Church. You can download a PDF copy of this sermon above, which includes endnotes and references, or share it through [Apple podcasts](#) or [Google Play Music](#). Read the [story of our church here](#).

¹ 35 Inspirational Kevin O'Leary Quotes on Success by Asad Meah. Accessed 10/3/19. <https://www.awakenthegreatnesswithin.com/35-inspirational-kevin-oleary-quotes-success/>

² Hunter, James Davison. *To Change the World* (pp. 262). Oxford University Press. Kindle Edition.

³ Henri J.M. Nouwen. *A Spirituality of Fundraising*. 2011. Upper Room Publisher. Pages v-vi.