Sermon Series: Words of Wisdom for a Whacked-Out Crazy World
Sermon Title: The Cans and Can't's of Money

Text: **Proverbs 11:24-28 -- One gives freely, yet grows all the richer; another withholds what he should give, and only suffers want. 25 Whoever brings blessing will be enriched, and one who waters will himself be watered. 26 The people curse him who holds back grain, but a blessing is on the head of him who sells it. 27 Whoever diligently seeks good seeks favor, but evil comes to him who searches for it. 28 Whoever trusts in his riches will fall, but the righteous will flourish like a green leaf.**

Introduction: **A homeless man is on a street corner begging for money. A wealthy lawyer walks past him. "*Pardon me, sir, but do you have any spare change*?" The lawyer looks annoyed and turns to him. "*No, no I don't. I don't believe in giving handouts to bums".* Then an idea comes to the lawyer and he hands the fellow a business card and says, *"But I tell you what. If you come to this address tomorrow morning, I will pay you to do some chores around my house*." The homeless man agrees. Sure enough, and much to the lawyer's surprise, the homeless man knocks on his door the next morning. "*OK*," said the lawyer, "*your first chore is to take these two cans of brown paint and this brush, and go out back and paint my porch*." "*Sure thing*," replies the homeless man. A few hours pass, and the man appears at the lawyer's door again. "*All done*," he says. The lawyer is a bit surprised he is done so fast, but he gives the homeless man $50. "*There*." the lawyer says, "*Now, doesn't it feel better to work for an honest buck painting a porch instead of begging for it on the street*?" "*Well, I suppose*," sighs the homeless man, "*but I have to tell you, I don't think you know much about cars. That isn't a Porche out back, it's a Ferrari*."**

This morning, I want to talk to you about a subject that, when it comes to sermons, is probably the most unpopular topic of all … money. Of course, we know that most of us live pretty close to our money believing that more of it will increase our happiness, while less of it will make us less happy. Yet when we read what Solomon had to say about it in the book of Proverbs, it becomes clear that **money has its limitations**. As the richest man in the world during his lifetime, he recognized that money has its limitations. It can never satisfy the deep longings of the soul (**Ecclesiastes 5:10 -- Whoever loves money never has money enough; whoever loves wealth is never satisfied with his income. This too is meaningless**).

Sure, it takes money to live, but Solomon learned that wealth can either be an excellent servant or a terrible master. Let's look at what money can and cannot do according to the book of wisdom that God has provided for us.

What money can do – No one can deny the benefits of financial resources. When you need a place to live, dependable transportation, or food for your next meal having the money to provide these things sure comes in handy! Here are some other "BENEFITS" of money according to Solomon:

- **Money can buy security** -- **Proverbs 10:15 -- A rich man's wealth is his strong city; the poverty of the poor is their ruin** … **Proverbs 18:11 -- A rich man's wealth is his strong city, and like a high wall in his imagination**. Most of us realize that money can provide a certain amount of security in the world. **The rich man stands above much of the financial adversity he may encounter in his lifetime so that a single event cannot easily do him in**. He is also protected from the temptation to steal or extort money because he has plenty of it. **On the other hand, the poor man is often overcome by little misfortunes (the death of a cow that provided milk?)**. To make matters worse, any immoral attempt the poor man may embark on to save himself (stealing?) will in the end completely ruin him. **HOWEVER, BEWARE, SAYS SOLOMON, THE SECURITY THAT MONEY PROVIDES IS OFTEN OVERESTIMATED**. The rich imagine it to be a high wall that protects them from danger, but that is a foolish perspective. **Proverbs 18:10** tells us that only the truly safe place is "**in the Lord**." **The name of the Lord is a strong tower; the righteous man runs into it and is safe**.
- **Money can buy friends** -- **Proverbs 14:20 -- The poor is disliked even by his neighbor, but the rich has many friends**. Rich people indeed tend to have more friends although we may want to use the term loosely. When someone has great wealth (**which is relative to the context in which one lives**), they tend to get a lot of attention from others. **The challenge, of course, for the rich is to try to discern who is sincere in the offer of friendship as opposed to those who might have an ulterior motive in mind**. **Solomon contrasts them with the poor man whose friends abandon him because they are troubled by or ashamed of him**. **Proverbs 19:4 -- Wealth brings many friends, but a poor man's friend deserts him**. **Poverty is painful, but it is more so the case when it causes friends to turn elsewhere for companionship**. ***Wasn't this the case with Job*?** **He was wealthy and then lost most everything that mattered to him** (his oxen, donkeys, sheep, servants and worst of all, his children) **when he was attacked**

by Satan. **He also lost his friends who under the guise of showing up to comfort him, assumed his guilt before God and called on Job to repent. It never occurred to any of them (including Job) that his suffering was an instrument that was proving to the devil that God was worthy of one's devotion even when there was no apparent benefit to the person** (**Job 1:9-11 -- Does Job fear God for nothing?" Satan replied. 10 "Have you not put a hedge around him and his household and everything he has? You have blessed the work of his hands, so that his flocks and herds are spread throughout the land. 11 But stretch out your hand and strike everything he has, and he will surely curse you to your face**"). **Money can buy you friends, but be careful, they may not be the kind of friends you want**.

- **Money can buy favor** -- **Proverbs 19:6 -- Many curry favor with a ruler, and everyone is the friend of a man who gives gifts**. It is the wealthy who can shower blessings on a ruler to garner his favor. The poor have no such means. **Proverbs 19:12 -- A king's wrath is like the growling of a lion, but his favor is like dew on the grass**. It is considered a good thing to be on the "**ins**" with a ruler. Your opinions will be valued and your opportunities will increase. **But know this … as long as you're in good with a ruler, you'll do fine, but cross him and you will get no justice! That only comes from the Lord**. **Proverbs 29:26 -- Many seek the face of a ruler, but it is from the Lord that a man gets justice**.
- **Money can buy blessing** -- **Proverbs 3:9-10 -- Honor the Lord with your wealth and with the first fruits of all your produce; then your barns will be filled with plenty, and your vats will be bursting with wine**. **Proverbs 11:24 -- One gives freely, yet grows all the richer; another withholds what he should give, and only suffers want**. God wants His people to be generous with their money. When we do so, we honor Him. Note here that the Lord does not want our leftovers, but the first fruits. He's talking about making sure that He takes precedence over anything else. He is a top priority. **This is our way of saying that we love God with all our heart, soul, mind, and strength**. One of the ways we demonstrate this is by caring for those who are poor through no fault of their own. **Proverbs 19:17 -- Whoever is generous to the poor lends to the Lord, and he will repay him for his deed**. Paul told Timothy to instruct the rich to "**do good and be rich in good works**" (**1 Timothy 6:18**). (**Review: Money can buy security, friends, favor and blessing**.)

What money can't do – Wealth can only take a person so far. It does not improve a person's standing with God and it cannot save you from His judgment. It does not grow our character and it will not compensate for a life filled with turmoil.

- **Money can't buy you a longer life** – **Proverbs 11:4 -- Riches do not profit in the day of wrath, but righteousness delivers from death**. According to the Bible, the general principle regarding the way to live longer isn't by stockpiling money and possessions, but by living in obedience to the Lord. Do you remember the parable of the rich fool that was spoken by our Lord in **Luke 12:16-21**? **To convince people that one's life doesn't consist of the abundance of his possessions, Jesus spoke of a rich man who had so much wealth, that he didn't know what to do with it all**. Instead of sharing it with those who had little, he decided to build bigger barns to contain it**. He believed this would bring him peace and happiness for years to come**. However, God had a different plan for him that involved his death that very night. The fool (that is how Jesus referred to him) was rebuked for laying up for himself treasures on earth and not being rich toward God! **The man's wealth had nothing to do with how long he would live! Listen to this more modern-day story:** In **1923**, a meeting of America's most powerful men took place at the **Edgewater Beach Hotel** in Chicago. Attending the meeting were the following nine financiers and power brokers: (**1**) the president of America's largest steel company; (**2**) the president of America's largest utility company; (**3**) the president of America's largest gas company; (**4**) the president of the New York Stock Exchange; (**5**) the president of the Bank of International Settlements; (**6**) the nation's greatest wheat speculator; (**7**) the nation's greatest bear on Wall Street; (**8**) the head of the world's greatest monopoly; and (**9**) a member of President Harding's cabinet. It was said to have been both a celebration of their success as well as an opportunity to plan their future exploits and dominance. These were the captains of their respective industries and some of the most successful businessmen of the era. **But how did things turn out for these distinguished gentlemen? Within 25 years, all of these great men had met a horrific end to their careers and, in several cases, their lives**: (**1**) The president of the largest steel company, Charles Schwab, died a bankrupt man; (**2**) the president of the largest utility company, Samuel Insull, died penniless; (**3**) the president of the largest gas company, Howard Hobson, suffered a mental breakdown, ending up in an insane asylum; (**4**) the president of the New York Stock Exchange, Richard Whitney, had just been released from prison; (**5**) the bank president, Leon

Fraser, had taken his own life; (**6**) the wheat speculator, Arthur Cutten, died penniless; (**7**) the head of the world's greatest monopoly, Ivar Krueger the "match king", also had taken his life; and (8) the member of President Harding's cabinet, Albert Fall, had just been given a pardon from prison so that he could die at home. (**9**) And as for the Wall Street Bear, Jesse Lauriston Livermore, a famous speculator in the stock and commodities markets, his end is perhaps the most tragic of all. A week after Thanksgiving in 1940, Jesse walked into the Sherry-Netherland Hotel in New York, had two drinks at the bar while scribbling something in his notebook, then proceeded to the cloakroom where he sat on a stool and shot himself in the head. He was 62 and left behind $5 million, down from the $100 million fortune he had amassed just ten years earlier. And the note he had scribbled? *"My dear Nina: Can't help it. Things have been bad with me. I am tired of fighting. Can't carry on any longer. This is the only way out. I am unworthy of your love. I am a failure. I am truly sorry, but this is the only way out for me. Love Laurie" SADLY, ALL OF THESE MEN LEARNED WELL THE ART OF MAKING A LIVING, BUT NONE OF THEM LEARNED HOW TO LIVE!* **Money can't buy you a longer life!**

- **Money can't buy you security** – Some of you are probably thinking, "**Now wait a minute. You just said it could**!" Yes, money can buy you security so that you don't have to worry too much about becoming poor, but it can't protect you from every other danger. **Proverbs 11:28 -- Whoever trusts in his riches will fall, but the righteous will flourish like a green leaf**. **What does this proverb teach us? Having money is okay, but putting your faith and trust in it is foolish.** Solomon uses an illustration of a tree to make his point. The person who trusts in his riches is like an old, decaying tree that is ready to fall with the next strong wind. This is a good reason why we shouldn't trust in our wealth. Now contrast this with the person who trusts in God and diligently seeks to live a life of obedience to Him. He is like a tree that stands strong and brings forth new growth. **Psalm 1:1-3** says it this way, -- **Blessed is the man who does not walk in the counsel of the wicked, or stand in the path of sinners, or sit in the seat of mockers, but his delight is in the law of the Lord and in His law, he meditates day and night. And he will be like a tree firmly planted by streams of water which yields its fruit in its season, its leaf does not wither and in whatever he does, he prospers**. **I don't know about you, but I'd rather be that TREE!**

- **Money can't buy you wisdom** -- **Proverbs 17:16 -- Why should a fool have money in his hand to buy wisdom when he has no sense (lit. no heart for it)**? Solomon is saying that wisdom doesn't come to a person because he has managed to acquire much wealth. In fact, this proverb says that in the case of the foolish rich person, he has no desire for it. Even if he could afford the best instruction, he would still be a fool. I think of Rehoboam, the son of Solomon, who was in line to become King of Israel. **I'm sure he had the best education anyone could enjoy at that time, yet he showed no sense and accepted the counsel of his young friends over the counsel of the elders who had served his father so well**. He refused to treat the people as they advised and promised to be much harder on them than his father. The result? A DIVIDED KINGDOM! **Rehoboam, being the son of the king and next in line to inherit it all, had at his disposal everything he required to be a great leader, yet he availed himself of none of it. He was a fool**.
- **Money can't buy you righteousness** – **Proverbs 28:6 -- Better a poor man whose walk is blameless than a rich man whose ways are perverse**. Here Solomon compares a righteous, but poor man with a wicked rich man. One has an empty bank account yet maintains a walk of integrity. The other has lots of money, yet his ways are twisted (perverse) so that he calls evil good, and good evil (**Isaiah 5:20 -- Woe to those who call evil good and good evil, who put darkness for light and light for darkness, who put bitter for sweet and sweet for bitter**!). **WHENEVER THE BIBLE USES THE WORD IN SPEAKING TO SOMEONE, IT NEVER REFERS TO SOMETHING GOOD THAT IS ABOUT TO HAPPEN TO THEM**. It is a stern warning that judgment is coming if there is no repentance. In this case, it's the wicked rich who are in danger of facing God's eternal wrath.

What to do with your money … Here are a few suggestions about how to maintain a biblical attitude toward money and wealth.

- **Hold it loosely**. Don't love your money. If you do you will never be satisfied and it will lead you into all sorts of evil (**1 Timothy 6:10 -- For the love of money is a root of all kinds of evil)**. The writer of **Hebrews (13:5**) says it this way: **Keep your lives free from the love of money and be content with what you have, because God has said, "Never will I leave you; never will I forsake you**." IT ISN'T OUR MONEY THAT PROVIDES ULTIMATE SECURITY. IT'S GOD!

- **Use it wisely**. We are called to be good stewards of God's resources. What does this look like? (**1**) **I've already mentioned that we should care for the poor (James 1:27 -- Pure and undefiled religion in the sight of our God and Father is this: to visit orphans and widows in their distress). James is primarily talking about helping those who don't have enough to care for their own needs.** (**2**) **Also, we should give to the Lord's work in the church** (**1 Timothy 5:18 -- For the Scripture says, "Do not muzzle the ox while it is treading out the grain," and "The worker deserves his wages**"). It costs money to run a church and the people who are blessed by the labors of those who lead them spiritually should contribute to it. (3) **We should use it to bless others** (**Galatians 6:10** – (in his instruction about what to do with our money, Paul says this) – **Do good to all men, especially to those of the household of Christ**.
- **Share it generously**. This addresses the attitude that we're to have when it comes to sharing our wealth and brings me all the way back to the text I read to begin this message where we're told, "**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.**" **Paul says something very much in line with this in 2 Corinthians 9:6-7**, "**Remember this: Whoever sows sparingly will also reap sparingly, and whoever sows generously will also reap generously**."

Conclusion: **Christian author, Randy Alcorn**, writes … Suppose you buy shares of General Motors. What happens? You suddenly develop an interest in GM. You check the financial pages. You see a magazine article about GM and read every word, even though a month ago you would have passed right over it. Suppose you're giving to help African children with AIDS. When you see an article on the subject, you're hooked. If you're sending money to plant churches in India and an earthquake hits India, you watch the news and fervently pray … Do you wish you cared more about eternal things? **Then reallocate some of your money, maybe *most* of your money, from temporal things to eternal things**. Put your resources, your assets, your money and possessions, your time and talents and energies into the things of God. Watch what happens. As surely as the compass needle follows north, your heart will follow your treasure. ***Money leads; hearts follow***. (*Randy Alcorn; "Where's Your Heart?" Eternal Perspectives Ministry blog (5-*

11-16)) **If you want to know where your heart is open up your checkbook. It will tell you all you need to know**.