

PROVERBS

R.G. LeTourneau is a man who is known for moving the world. Literally. From his earliest days, LeTourneau developed an enterprise of earth-moving machinery, inventing equipment, and at one point dominating the industry by supplying 70% of the world's earth moving equipment.

But LeTourneau wasn't called "the earth moving man" but rather had the nickname "God's businessman." LeTourneau had created such enormous wealth that he wanted to shape the world not just by moving dirt but by being generous. And throughout his life, he donated millions and millions of dollars, creating Christian camps, universities, and conference centres.

What had moved LeTourneau to be an earth mover? What shaped him was the profound effect that Christ had on his life. He had seen the blessings of God and wanted to be a blessing to others. And throughout his life, LeTourneau made it his mission to make money serve him.

For far too many people, they serve money. Massive mortgages, car payments, credit card and lines of credit result in Canadians owing approximately \$1.60 for every dollar they earn. Our enslavement to money comes through always needing the next best thing, wanting nicer items while our debt climbs. For many people, they are pursuing happiness, only to find that happiness eludes them.

Into this world, Proverbs brings a powerful and challenging message to those who have received much. It has some very counter-intuitive things to say. So what does Proverbs tell us about money?

Acquire True Wealth (Prov. 3:13-18; 10:6; 15:16; 28:6)

The world says, "I want to be happy," and it focuses on what will make it happy instead of how to be happy. There's a big difference between what will make you happy and how you can be happy. Things can make you happy, for a time. What happens when you get a new device, shiny and fancy, and you turn it on for the first time? There's a sense of wonder and amazement. But after a while, the luster wears off, the newness fades, and that doesn't make you happy any more. It's common and plain and ordinary.

Instead, we ought to ask, "how can I be happy?" Proverbs 3:13-18 gives us a few clues. First, it tells us that wisdom is better than silver and gold because it brings long life and peace (vv. 16-18) and deep blessing (v. 18). In other words, the way to be happy isn't through stuff, but by learning to live well in relationship to God. As we do that, we find that there is a deeper happiness that can't be purchased; it is received as a gift. This gift is something we get from God himself, and as he gives it to us we find that there is a happiness that comes that is beyond words. For this reason, Proverbs 15:16 says that it is better to have little with the fear of the Lord than much treasure and trouble. And Prov. 28:6 says that it is better to be poor and full of integrity than great riches and crooked ways.

This means that the way to a good life is to work hard and honestly, and honest work leads to life (10:16). It means showing up at work, working hard for your full time at work, giving your workplace your best. Today, because people don't understand true wealth, employers have to give bonuses for those who show up to work on time regularly and don't miss shifts. Because we don't know what true wealth is, we don't know that the good life comes from showing up on time, working hard, and putting in an honest day's work. True wealth comes through wise living.

Build Wealth Incrementally (13:11; 28:20)

Have you ever wished you could just get a lot of money fast? I receive emails and see ads online that say "Work from home for 2 hours a day and make \$5000 a month" or something to that effect. Little work and minimal effort. Get rich quick. What happens to people who win the lottery? Do they live the dream that is promised in the Lotto 6-49 ads? Rarely. Consider one example: Massachusetts resident Lisa Arcand won a cool \$1 million when she hit the lottery in 2004. It was all gone in less than four years. Arcand bought a furnished house and several vacations, but the biggest hit came in the form of a failed investment. Arcand opened a restaurant in her hometown of Lawrence, which she was forced to close within a few years (from <https://www.gobankingrates.com/net-worth/bankruptcy/lottery-winners-who-lost-millions/> last accessed Aug. 20, 2023).

Proverbs 13:11 says that wealth gained hastily will dwindle, but whoever gathers little by little will increase it. The reason for this principle is that as Prov. 28:20 describes, you need wisdom to manage wealth. It takes time and skill to learn how to invest wisely, spend well, and appreciate its value. By working hard, diligently, and intelligently, we grow to appreciate the value of a dollar.

For this reason, sports franchises have understood that for the good of their players, they have to help them invest wisely. Financial coaches provide training to these young millionaires so that they not only perform well in the game but in life as well. The reason for this is that sports franchises understand that the success of their players in the game also requires success in the rest of life.

Master Money (11:4, 28; 22:7)

Money is a tool, and tools can be wonderful to use in the right context and do terrible damage in the wrong context. A hammer is great for pounding nails but terrible for fixing drywall. And money functions in the same way. It is a great tool to serve us but a terrible master over us.

Money can never make you more righteous. It doesn't make you more godly. This is why Prov. 11:4 says that riches are no profit in the day of wrath and 11:28 says that riches are not something to be trusted in.

But wealth also brings with it the temptation to greed and corruption. As Prov. 28:6 says, it's better to be poor and full of integrity than rich and crooked. Riches can tempt us to criminality. But more likely, riches tempt us to imbalance in life. We can be tempted to overwork, ignore spouses and children, and Christian relationships.

The other danger with money is that greed can tempt us to want more and enslave us. Prov. 22:7 says that the borrower is enslaved to the lender. The temptation to greed can cause us to want now and pay later. People get into cycles and patterns where credit card debt entraps them with high interest rates. The promise of more now and paying later means that more monthly fees add up and demand more. Buying now and paying later is essentially a way of saying "You are giving us your future time for present pleasures." And there is no guarantee. It's important that we learn how to live on some of our income, save some, and finally, we ought to

Give Generously (Prov. 3:9; 14:31; 11:24-25)

Money is a blessing when we use it to bless. We are blessed to bless. And blessings only increase when we give. This is the point of Prov. 22:9: "Whoever has a bountiful eye will be blessed, for he shares his bread with the poor."

In the Old Testament, this was practically seen in the activity of sacrifice. When we think of sacrifices, we typically think of the slaughtered animal, smoke from the offerings. But for an Israelite, it was an expression also of economic sacrifice. Day after day, week after week, the people brought their sacrifices to the Lord. This provided material support for the priests in the temple system and displayed devotion to the Lord. So when Proverbs 3:9 says "Honour the Lord with your wealth and with the firstfruits of all your produce," it was a way of saying that we recognize that God is the most significant, worthy of the first.

For this reason, Christians have had the practice of giving from their income to the Lord. It is an expression of faith to say, "I'm giving the first of my income to the Lord and trusting that I can live off of less." It means bringing it to the Lord – and giving it first to his church. But it doesn't stop there. The principle of giving is to be done by caring for the poor: "Whoever oppresses a poor man insults his Maker, but he who is generous to the needy honours him" (14:31). There are multiple ways to honour the Lord, and they are not exclusive. Giving to the work of the Lord (the OT temple system, the NT church) is an act of sacrifice, and giving to those who are in need is a display of trust that God has given us much to be a blessing.

God has given money as a tool to bless, not for self-indulgence. Money makes a great tool for blessing, but it is a poor tool for finding personal worth and satisfaction.

But the way that biblical economics works is that you can't outgive God. Prov. 11:24-25 says, "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." In biblical economics, prosperity comes by giving away, not by keeping. Poverty comes by keeping.

Biblical generosity is actually what spurs on the economic growth of God's kingdom. Giving results in more. And we can give generously then to God's work, those in need, and by passing on our wealth to future generations (13:22). And this generosity is to help us...

See the Wisdom of Christ

Christ came, leaving behind all the riches of heaven. He emptied himself, Paul says in Philippians 2. He left glory behind. Matthew 8:20 records Jesus saying that he was born into poverty and continued that life, and in doing so, Paul tells the Corinthians that the grace of our Lord Jesus Christ was that he became poor so that we might become rich (2 Cor. 8:9).

The wisdom of Christ, then, is seen not in how much he possessed, but in how much he gave away. He lived to be a blessing for others. He gave his life as a ransom for many (Mk. 10:45). He made himself nothing so that we could be something. He showed us that the true sacrifice that is made is the one that he gives – his very own life – so that any sacrifice we make is a small one in comparison. He died so that we could have life. He took our sin so that we could have his righteousness. He took our debts so that we might have his riches. In Christ, what we have is abundantly more than silver or gold.