

Proverbs – Live Well
Sermon 4 – Proverbs 11.28
Righteousness over Riches.¹

Anyone trusting in his riches will fall, but the righteous will flourish like a green leaf. Prov 11:28

Today we are continuing our series through the book of Proverbs. And if you thought last week got personal when Pastor Joey talked about envy, well buckle up. Today we are looking at what God says about money.

Now let me say up front, if you are visiting and you are like...I came on the money weekend? Well, this is my 3rd sermon on money in 5 years. Which means 2 things – first I don't preach on money nearly enough. That's my problem. But second – if its only my 3rd sermon in 260 on money – and you showed up – Probably not a coincidence and God has something for you. In fact this is all clearly your fault.

Actually listen to all of us – This is an area of my life God has done so much work in. And it started with understanding the simple idea from proverbs that **my money is the thermometer of my heart.** God isn't after my money. He's after my heart. And he's after *your* heart.

¹ 5 sources need to be mentioned at the outset because of their influence on this message. Dave Ramsey's *Financial Peace University*; Ray Ortlund Jr's preaching the word commentary on Proverbs; Randy Alcorn's *The Treasure Principle*; Andy Stanley's *If money could talk*; and finally - I am SO indebted to my pastor, J.D. Greear, for his message *How to build wealth*

And my job today isn't to make you feel guilty if you have money or frustrated if you don't. It's to show you how your money reveals your heart and then to show you the path of life when it comes to money. We are in proverbs where there is the path of life and the path of death.

And cards on the table I will tell you to give generously. To the local church. But not because I'm trying to inflate our budget or something. It's because scripture says financial generosity to God's church is a part of training your heart to love God himself. And THAT is what we are after. Look at our proverb...Anyone TRUSTING IN his riches. Not anyone who has it...anyone who trusts in it....will fall. But the RIGHTEOUS...

The righteous – What a word for us. The righteous are the ones who are made right by God through Christ. Gospel bomb right here guys – We do not make ourselves righteous before God. God sent Christ to pay for our sin and so our guilty verdict has been overturned and we are now RIGHTEOUS in Christ. Christ is our righteousness. And as long as we are abiding in him...we flourish. We trust him & follow him...we flourish.

I'm here to show you what God's word says it looks like to trust in the Lord with your money and thereby flourish like a green leaf.

from proverbs in 2009. My notes from that message certainly supplied content for this sermon. This was a game changer for me and I hope only to stand on the shoulders of that message and these others and offer life & direction to others with it.

Let's set it up this way – How the fool trusts in money...and then how the righteous trust in the lord with their money. Whether you have a little or a lot; wherever you are what we are after here is to diagnose the heart, to treat the heart with the love of Jesus, and then get going on the path of life. Where the lord brings wealth. Not necessarily financial prosperity, but a flourishing like a green leaf. And money wasn't green when this was written. Talking about spiritual vitality and wholeness that comes from a heart walking closely with the Lord and trusting the lord with their money.

How the fool trusts in money

Little warning some of these may hurt. But its part of the diagnostic ok. They hurt me too. There are 4 ways. And the 3rd one really got me.

1. The fool build's wealth with money he doesn't have.

Don't be one of those who enter agreements, who put up security for loans. 27 If you have nothing with which to pay, even your bed will be taken from under you -- Proverbs 22:26-27

You know what this agreement is he's talking about? It's a credit system. Where you take it now and agree that you will pay it later. You know what this is for us...It's CREDIT CARDS. It's spending money we don't have on things we don't need to impress people we don't even really like. And you can upgrade your lifestyle this way can't you? You can upgrade your car, your clothing, your phone, whatever. Do it all through magical

visa. My parents used to do something that now seems archaic. How many of you know the word "Lay-away?"

- This was a system where you tell your local sears store I'm claiming that item...And today I'm beginning the process of paying for it. You bring in \$200 every month and eventually you pay in full. Advantage: When you got that thing home it was shiny and new and fully yours. Can you imagine that now? By the time you pay some things off now...they aren't new. In fact, you don't even know where they are. I learned this week there is a new system out there called after-pay. Where you get the thing and then...pay it off in installments.
- And proverbs says this is the fool's path to build wealth...
- **The rich rule over the poor, and the borrower is a slave to the lender -- Proverbs 22:7**
- When you are in debt to someone else or to a faceless organization called visa or after pay who only knows you as an account number...they exercise a certain amount of control over your life.
- You want to be able to be generous with your money...but you can't. Because you aren't in control of it.
- Some of you may feel called to the mission field but you can't go because of your debt situation. And you aren't alone. Not including mortgage debt, 85% of Americans are currently using debt to live beyond their means.²

² <https://www.daveramsey.com/blog/debt-is-killing-the-american-dream>

- You say: yeah well, I will pay it off and get things right when I make more money. NO. you will continue doing the same thing. In prep for this I read this article online listing off movie star after movie star who went bankrupt. And every single one...Charlie Sheen, Gary Busey, Mc Hammer, Mike Tyson, Chris Tucker, didn't matter. All had the same story – they spent more than they had. And got into trouble.
- Prov 22.27 says why should your bed get taken from you?
- Let's just say this...if you purchase something but you do not pay for it...you didn't purchase it. You went into debt for it.

The fool lives beyond his means. So commit to wise living now – which means living within your means. Which means living a less luxurious life than people in your same stage of life who are living maxed out on debt. Your car, home, clothes, meals...may not be as nice. Gotta remember the whole time:

Anyone trusting in his riches will fall, but the righteous will flourish like a green leaf. Prov 11:28

Righteous is more reliable than riches. It's better than riches. RIGHTEOUSNESS OVER RICHES. When you impulse walk target or lowes or amazon or The sneakers app.

Look I can't encourage you enough, if you've never taken a personal money management course...to get in one.

2. The fool tries to get rich quick

- *Proverbs 21:5 The plans of the diligent lead surely to abundance, but everyone who is hasty comes only to poverty.*
- *Proverbs 13:11 Wealth gained hastily will dwindle, but whoever gathers little by little will increase it.*

The good news here is that get rich quick schemes are as old as time. Wealth gained hastily will dwindle. You see the wisdom here? This is a wisdom principle. And I know you may think "yeah but in this case I've got it figured out. I've got the inside track on something that will yield a big return FAST. Well, I'll tell you what my pastor told me. Proverbs are laying out wisdom principles. And generally wisdom principles aren't broken. You break yourself against them.

And its important to hear that the principle is speaking to the one who actually get's rich. Who actually pulls it off...and says you'll end up in poverty. So don't do it. Be diligent. Be consistent. Gather little by little.

3. The fool overworks to get rich

4 Don't wear yourself out to get rich; because you know better, stop! Proverbs 23:4

16 Better a little with the fear of the Lord than great treasure with turmoil. 17 Better a meal of vegetables where there is love than a fattened ox with hatred. -- Proverbs 15:16-17

The fattened ox...Listen I think I've made my position on steak clear. But I will take beans and rice and the LOVE OF MY WIFE

and CHILDREN. Over a banquet night after night and spoiled kids who grow up resenting their mother and I.

We are starting to get to true wealth here. To the flourishing like a green leaf stuff. Listen – I would much rather be relationship rich and financially poor than the other way around. Because THAT’S true wealth!

But for me, the decisions to get me on that path aren’t natural. I have to choose to prioritize relationships. And it means I will disappoint you guys sometimes. I violated this principle for the first few years here and I’m committed not to do it anymore. My family suffered. Nobody’s fault but mine. I was on the fool’s path. But realizing that means I’m not going to Sacrifice my family on the altar of Mercy Church. That may mean I’m less successful in a sense...maybe that dinner, that day, with that person would have made an impact or something. And again you guys are awesome. Really please hear me I’m talking about my internal struggle not your external pressure. I was being the fool who overworked to try and get rich. Specifically to be praised. I was trusting in those riches. **Anyone trusting in his riches will fall, but the righteous will flourish like a green leaf. Prov 11:28** RIGHTEOUSNESS OVER RICHES SPENCE! Praise of Jesus over Praise of men.

What about you? Do you remember Jesus’ words about this? What does it profit a man to gain the whole world and yet lose his own soul? Don’t lose your soul. Some of you don’t overwork, you under-work. I’m not talking to you. The LAZY

proverbs apply to you. But others of you...that song from Hamilton “Satisfied” is your anthem. And you need to see you are on the path of death.

4. The fool compromises his integrity

Better the poor person who lives with integrity than the rich one who distorts right and wrong. -- Proverbs 28:6

There’s a couple ways you do this in proverbs. One is clear right here: “Distorting right and wrong.” This is the internal secret compromise. You justify some kind of moral compromise because you believe its worth the good it will do in the end. And Proverbs is saying better to be poor with integrity than rich without it! Because your cash pile might increase but your soul...who you are as a person...will unravel and eventually fall apart.

Students listen to me: You may think its no big deal to cheat on that exam. But cheating compromises your character. It is like fertilizer for your sin. Just grows it. And eventually cheating and work, cheating on your spouse, etc will all be no big deal to you but you’ll find your life unraveled! But proverbs also shows the downfall of a kind of open compromise of integrity:

People will curse anyone who hoards grain, but a blessing will come to the one who sells it. -- Proverbs 11:26

The author is saying there is a certain kind of person who gains wealth in a way that brings harm, not blessing, to his community. He hoards grain while others starve. He’s got the

supply of food and could help, but uses this as a time for him personally to get ahead..

You can build wealth by exploiting the poor. But people will curse you, God will curse you, and you will slowly unravel from within. The wise person looks for ways to leverage his or her wealth to be a blessing, not a curse, on their community. The righteous look for ways to be righteous. They see that profit isn't the only bottom line. So they make money in a way that adds value to the community.

- IF TIME – Lottery

Those are 4 ways the fool trusts in money. Overspend, Overreach, Overwork, and compromise yourself to get there.

I said next we'd offer a prescription for the heart and its just this

Put your trust in Christ, not IN your money.

Anyone trusting in his riches will fall, but the righteous will flourish like foliage. Prov 11:28

Here's what it looks like to trust in riches. It usually comes out one of two ways – Either you trust in it for security, or you trust in it for beauty and comfort. If you trust in it for security, you will save it and your heart will rest as long as your bank account is increasing. You save it. If you trust in it for beauty and significance, your heart will rest through spending it on nice things.

And its important for you to know which way this works in you. Are you the saver or the spender. I'm a saver. If you are

like me, good that's the better way according to...me. I think all prices are ridiculously too high and I look for ways to save always. If you are a saver like me you need to know. Because if God should have it in his plans for you to get married...it will be to a spender. They are very different creatures than us. Drifting into a different sermon here.

But the point is for BOTH – if you trust in your riches...you will fall. The proverb is has turned you into the branch of a tree. And is saying...you will turn brown like the leaves are right now. You will decay and eventually fall to the ground. And when you die you will take nothing with you!

BUT, when you make Christ your source of security...and Christ your source of significance...And Christ your source of Beauty...you will SPRING TO LIFE! You will be bursting with Holy Spirit Clorlyph! Or whatever.

Listen – IN CHRIST – YOU ARE AN ADOPTED CHILD OF GOD! YOU HAVE THE LOVE OF GOD THE FATHER IN FULL. HE'S HELD NOTHING BACK IN CHRIST!! HE'S MADE YOU FOR THAT LOVE AND SUPPLIED IT IN FULL! YOU HAVE THE PRESENCE OF HIS SPIRIT WITH YOU RIGHT NOW! YOU HAVE ETERNAL RICHES STORED UP FOR YOU AND A PLACE PREPARED SPECIFICALLY FOR YOU IN HEAVEN WHERE YOU WILL BE WITH THE FATHER! YOU HAVE THE PROMISE OF PEACE, JOY, PURPOSE, SIGNIFICANCE.

And the call of scripture is to FIX YOUR EYES ON Jesus because he is more secure, more beautiful, and his identity is more significant than ANYTHING else. And When Christ is your

security you won't NEED to grip money so tightly to feel secure. You get how freeing that is? When Christ is your source of beauty and significance you will find joy in doing his will. You will find beauty in his work and your eyes will be fixed on the eternal reward awaiting you in such a way that nice cars and homes will seem like SILLY replacements for what you ALREADY HAVE!

- Man, that's a nice truck. I need a truck like that. YOU HAVE ETERNAL RICHES BEYOND MEASURE! The presence of the Lord Jesus CHRIST!
- If I just had...YOU DO HAVE! YOU HAVE IT ALL IN CHRIST!!

You just need to stop accepting the world's definition of wealth. Redefine wealth the way the Proverbs speak – Happiness, joy, security, peace, relationships. These are where true wealth in this world lie. And only the fool thinks money can buy them.

2. Live with radical generosity

- *Proverbs 3:9-10 –⁹Honor the LORD with your wealth and with the firstfruits of all your produce; ¹⁰then your barns will be filled with plenty, and your vats will be bursting with wine.*
- *Proverbs 11:24-26 –²⁴ 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.*
- *Pr.19:17- Kindness to the poor is a loan to the Lord, and he will give a reward to the lender.*

There is really no other way to say it – especially that last one...your generosity is a loan to God. Basically...God will pay you back. Can't read it any other way. Which is crazy uncomfortable to me. But basically a vehicle God uses to bless you financially...is you giving your money away.

WHY?

- Giving your first-fruits, not your leftovers, shows you trust him. Real generosity takes trust. I'm talking giving the kind of money away that will cause you to pause and say...man I could do other things with this. But what I've learned is that you CANNOT outgive God. You can't! Courtney and I chose at the outset of our marriage that we want to be radically generous with our finances. And almost every year of our 16 years there have been moments where I'm like...GEEZ. Had one the other night. BUT...BUT...He's always given back MORE wealth than I have given away in money. ALWAYS.
- Examples - \$1000 one time; pregnancy the next.

Now quick SOAPBOX because I know what town I am preaching this in. THIS IS NOT saying get financially rich BY giving to the TV preacher ministry. THERE is a brand of christianity that I'm going to try and stay measured about here. And I try not to get too hot but when you prey on people's idols for financial gain FROM A PULPIT I get hot. God does not promise you that if your credit cards are almost maxed out and you "sow a seed" by sending \$20 to that shiny haired preacher's ministry. You will still be in debt. This isn't a secret code to break all these principles ok?

And remember sometimes that giving doesn't result in financial enrichment but in REAL wealth. Not fool's wealth, but real wealth. Relationships, contentment, joy, purpose, etc. In fact the real wealth may be that he crushes your idol of financial wealth so you can finally live free from the tyranny of the almighty dollar.

So let's talk now about...ok then...what should you give? Let me offer a giving frame what was super helpful for me in figuring out how to unlock the joy of financial generosity.

1. Give a percentage – You see in Proverbs 11.24 where he says there is one who withholds what he “should” give. And consistently throughout the old testament this “should give” is 10% and its called a tithe. It's the first and best 10% of your harvest that you give back to God as an act of worship showing you believe it all belongs to him and YOU belong to him and you serve him not the other way around.

2. Give First – I told you earlier about flipping the script. The american dream script is SPEND. SAVE. GIVE. = Me. Me. And then leftovers go to God & Others. But God says “Honor the Lord with your wealth, and with the firstfruits of all your produce” Prov 3.9
Instead of Spend, Save Give. The scriptures teach GIVE. SAVE. SPEND. Which means your priority flips to GOD & OTHERS, then yourself. This will reveal if you are really ready to trust God. When you set your monthly budget...let the first line be what you will give. And then what you will save and THEN what you will spend. Listen...this simple framework will revolutionize your heart. An increase in income MIGHT lead to

an increase in standard of living, but it will definitely lead to an increase in standard of giving.

3. Give in response to the gospel – Listen the Old Testament tells us 10% is what you “ought” to give...the new testament changes the conversation from “ought to give” entirely. 2 Cor 8.9 says we are to give in response to what Christ has given to us. And the next chapter Paul says we are to do so NOT UNDER COMPULSION...not under guilt...BUT JOYFULLY. CHEERFULLY. Like if you give online, you get around the computer with your family and say ok guys today our gift is going out of our bank account...LET'S HAVE A DANCE PARTY because we get to give to God's work in the world!! It should be FUN! 10%...that shouldn't be the ceiling of our generosity. That should be the floor. The bare minimum. Because as Christians we've been given SO MUCH in CHRIST!

And like I said I've been disobedient as your pastor by not calling you to give. NOT BECAUSE GOD needs your money. Listen God is fine. And not *because* Mercy needs your money. That's not the point. You don't trust us, give somewhere else. The point is you need to give. And there is a ministry that God is building here. There is an opportunity to be a part of building a church that will reach more families, that will reach more college campuses, that will reach into the pockets of hurt and brokenness in our community, and that will send God's people to the nations.

And listen I'm not telling you NOT to enjoy your money. God has given it to you. Enjoy it. But don't just tip God and go on about your life. WHERE YOUR TREASURE IS...there your heart will be also. God wants your heart. So yes give to the local

church. It's God's plan A in scripture for advancing the gospel. Give because of what he's doing through us together AND because of what he's doing in YOU. Then give to ministries that stir your affection for Jesus.