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EIGHT PRINCIPLES OF MONEY

Proverbs Series

[PRAYER] Father, we want to come before you now asking you to be our helper and defender, two words that describe you and your relationship to us. I want to ask specifically, Lord, that you would help and defend Christian brothers and sisters who are being persecuted, being tested in some really dramatic and difficult ways. Our hearts go out now to them. Lord, we ask that you would help us and rescue us, even in our own fellowship here or those that are around us. People who are caught in addictions, we ask that you would rescue them. People who are feeling weak, we pray that you would rescue them. People who need healing, we pray that you would help them. People who are discouraged, we ask for your help. You are our defender, you are our helper, you are our rescuer. We thank you for the way that you personally care for our problems and our weaknesses and our struggles. Rescue us, help us, Father, and then give us such a bold testimony of what you've done in our lives that we can go out and tell people there is a rescuer, there is a helper, there is a defender that's ready and willing to work in their lives as well. Lord, as you do that work, as we know you do, we will give you the glory and the praise. We'll thank you for who you are and what you're doing. We're excited to be part of your kingdom. We're excited to be given the privilege of telling other people about what you have done in our lives and what you want to do in theirs. In Jesus' name, amen.

I'd like you to turn to the book of Proverbs. I'm going to go through several different passages here. As you know, our theme in the book of Proverbs is "the power of wisdom: because being right isn't good enough." In other words, it's not good enough to be right; we also need to be wise. Now I'm going to modify that a little bit later as we go forward, but that's the general theme it seems to me for the book of Proverbs.

Today I want to talk about money. What I've done is I've taken all the verses that talk about money and I've chosen some that represent what Proverbs is saying regarding generosity, wealth, poverty, and so on, and I've organized them. I've given you a handout in case you want to look at the verses on that handout or you can just flip in your Bible to the various verses that I'm going to point to.

What I wanted to do was an honest study of the book of Proverbs regarding finances and allow God to speak to us and tell us what does He say in regards to this from the book of Proverbs.

When we group proverbs, this is what's fascinating, I think. You can read them randomly through a chapter. Starting in chapter 10 through 20 are all random proverbs. You can read them randomly and get something every day from that that's maybe different each day. Or you can group them and when you group them they turn into something that comes out of the noise, and

we're gaining some knowledge and some understanding and some wisdom, and it does something really valuable to us. So I really appreciate what we see in this book on the various subjects.

I don't know how many subjects we're going to take over the next weeks before I conclude the book. I don't think too many more. But I am intrigued by when we take them topically and they all rise to the surface we see some valuable things that are good for our lives.

So what I want to do today is I want to take eight principles about money from the book of Proverbs.

The first one that I see as I'm going through is that wealth has advantages. There are some churches that are wealth and prosperity kinds of churches that overemphasize probably this particular concept, but that's not who I am. All I'm trying to do is I'm letting Proverbs speak and it says there's some advantages to wealth. Let's just look and see what it says in the passages.

The first one in Proverbs 10:15 talks about a degree of security that comes with wealth. Notice it says, *The wealth of the rich is their fortified city, but poverty is the ruin of the poor.* So in the same way that a fortified city provides you with a certain amount of security, it is true that finances can provide that.

Obviously the ultimate security is in the Lord. We'll come down to that principle later on. But there is something that comes of this if we're managing our finances in a way that provides some sense of security.

Now I would suggest that's why in many of the financial programs one of the first things you do if you're going to get yourself straight financially is that you put aside in some accessible savings account one to two months of income that you would need in case there was a problem. You have that set aside, some reserves, which gives you a little flexibility when a crisis comes into your life. So you can deal with unexpected bills that come in or problems that happen. You have some money set aside. There's some sense of security or flexibility that takes place so that you're not overwhelmed with financial challenges.

So that's one of the verses that deals with an advantage of wealth. It provides a degree of security.

Another advantage of wealth is that it provides friends. Now I'm not sure how good this is, I'm just reading what it says there. Notice it says, *Wealth attracts many friends, but even the closest friend of the poor person deserts them.* I don't know if that's because if the poor person is always asking for money then maybe people don't like to be around them so much. Or maybe the wealthy person has resources and people like to be around them. I'm not sure why, but there's something to do with social dynamics there that has to do with money and friends.

The next one has to do with influence. *The rich rule over the poor, and the borrower is slave to the lender.* See, when you have some money, according to this passage, then you have a little more flexibility, you have a little bit more influence, and you're able then to make decisions

about what's going to happen instead of being the person that just has to be a borrower. You can be lending, you can be in control more. That's what it's talking about. Power of influence is mentioned there in that particular verse.

Here's another one. The ability to speak more freely. Notice in Proverbs 18:23 – *The poor plead for mercy, but the rich answer harshly.*

Now I'm not suggesting we should answer harshly, but the point is the rich person doesn't have to worry about answering harshly because he doesn't care what people think because what are they going to do to him because he's got money? So there's a sense of freedom that sometimes come in your ability to speak.

I feel a little bit uncomfortable just listening to all these advantages about wealth because they seem a little bit odd. In some ways when Jesus came He gave us some truths that even counter this. But I think it's valuable to look at these and then keep them in balance.

In order to do that I think we need to go to some other principles. I would suggest that the first three principles that I want to share today are more theoretical and deal with wealth and poverty as they exist in our world today. Certainly we want to take personal application of these. But the first three are more theoretical and the last five have more to do with practical implications in our lives.

The first one is that wealth has advantages. The second principle is that poverty has many challenges. Notice in the verse we already looked, Proverbs 10:13, it says, *The wealth of the rich is their fortified city, but poverty is the ruin of the poor.*

I think it's really important to understand there's personal poverty that happens in our lives sometimes because of personal foolishness. Sometimes people make unwise decisions and end up owing lots of money or being financially crippled for whatever reason.

But there's also another kind of poverty that seems to be different than that where people are stuck in a cycle of poverty, that many times people are born into poverty and it's really hard for them to get out of that. It's just a vicious cycle where you have then in the midst of that community of poverty a lot of drugs and alcohol as escapes that people take and crime is often present. There are real challenges in this cycle of poverty. It's a very difficult place to be. Helping people get out of that is strategic.

I think one of the roles of government is to provide off-ramps. The government often provides off-ramps in the form of money, giving money to the poor. Money that will provide them with scholarships so that they can get more education is often an off-ramp out of the poverty cycle. Giving them grants so that they can get jobs, sometimes giving low interest loans so that they can move forward. There's lots of ways that the government tries to help people who are stuck in a cycle of poverty. Sometimes better than others. The government's able to do that. But the whole purpose is to provide off-ramps so that people can escape this challenging and difficult place.

I want to be careful not to suggest that all poverty is the fault of the people who are poor. As some of you know, unfortunate things happen in that person's life and they become victims of poverty and it's really hard. The passage is alluding to that. It is *the ruin of the poor*. It's just so difficult to be there.

I think that's why God has called us as a church, any church, His church, to be a place where we are caring for others and we're trying to help people on a number of levels.

Another verse, similar to one I already read, but this is a different one in Proverbs 14:20, says, *The poor are shunned even by their neighbors, but the rich have many friends*. That's a different verse than the one I already read, but it gives the same idea that if you're poor and you're continually having to go out and try to get food from your neighbors, you're trying to have to obtain some way to pay your bills or whatever it is, it becomes irritating and then some people aren't compassionate and some people do pull away from them.

Poverty has a lot of challenges. We need to be aware of that.

Now if we look at wealth and we look at poverty, I would suggest that both have significant challenges. That's why we come to principles number three. If we take Proverbs and we're just analyzing all of the verses that have to do with financial resources, then we come to this idea that's mentioned in point number three that the rich and the poor have a lot in common. They have a lot in common. They're not so opposite as some people might make out.

Proverbs 22:2 says, *Rich and poor have this in common: The Lord is the Maker of them all*. God is the creator of that person. We have no right to look down on a person who may have less money than us or look down on a person that has more money than we do. If someone chooses to drive a fancy car, we don't look down on them. We can't look down on the person who doesn't even have a car.

God is the Maker of all of these people. God is at work in their hearts and there's something more important in their financial condition that God is the Maker of those people. When we realize that there is something inside of a person that's God-created, it gives us a sense of compassion, it gives us this sense of desire to reach out, to connect with people, and bridge gaps that we might not otherwise bridge.

Proverbs 29:13 further amplifies that idea. *The poor and the oppressor have this in common: The Lord gives sight to the eyes of both*.

God has given the ability to see, to breathe, to hear. God has given those things to us and we all need to recognize that we are a part of something bigger than ourselves. Sometimes we can feel sorry for ourselves because we don't have the money we wish we had. Or sometimes we can feel proud of ourselves because we have a lot of money. Those are mistakes because we are all in God's family, we are all under His leadership. God is the one who provides us resources no matter what they are.

I would suggest that there are a couple verses I really like. This is really a prayer that was prayed and included in the book of Proverbs that deals with this poor and wealth issue.

Proverbs 30:7-9 says, *“Two things I ask of you, Lord; do not refuse me before I die (number one): Keep falsehood and lies from me (number two); give me neither poverty nor riches, but give me only my daily bread. Otherwise, I may have too much and disown you and say, ‘Who is the Lord?’ Or I may become poor and steal, and so dishonor the name of my God.”*

Give me neither poverty nor riches. In other words, there are problems on both sides of poverty and riches. I know some people say, “Let me try the problems that come with riches. I’d like to try that for a little bit.” The reality is there are problems on both sides. We know that there are a number of people who are rich that find themselves in and out of rehab. They find themselves with challenging relationships. They’re in a difficult place.

I like the clubhouse rules that one set of boys developed for their clubhouse. The rules are “nobody act big, nobody act small, everybody act medium.” I think that is what these verses are saying about where we need to be with our finances. We need to keep it in perspective. We need to be careful that we’re not looking down on others and that we’re recognizing how our finances fit into the bigger picture.

Let’s go to point number four. These now are going to be personal things that we need to be doing, each one individually in order to be putting into practice the things that are said in the book of Proverbs regarding money. The first one is to be generous. Let me show you some verses that describe this.

In Proverbs 3:9-10 it says, *Honor the Lord with your wealth, with the firstfruits of all your crops; then your barns will be filled to overflowing, and your vats will brim over with new wine.*

In the Old Testament times they had a firstfruit offering. What they would do is they would have a farm and when the rains started coming up, the wheat or the figs or their produce of some kind would come up, then they would take the firstfruit (that is the firstfruit that was at harvest time), they would take a bushel of that or how much ever they wanted, and they would come give it to the Lord as a statement that says, “Lord, I’m going to give you of the firstfruits here.” I’m going to give you of the best (not necessarily the best) but the first. I’m going to give you the first.

Sometimes I think that in our finances we say, “Okay God, I’m going to give you whatever is left over if there is any when I’m done.” This is different than giving God the leftovers. This says, “Okay God, right off the top this is what I’m going to give you.” That’s what he’s saying. Honor God with your finances. Be generous is what it’s talking about there.

In verse 9 of chapter 22 it says, *The generous will themselves be blessed, for they share their food with the poor.*

The Bible doesn’t give us a specific percentage of how much money or how much of whatever we have we should share with the poor. But it does make this promise, which I think you’ve

probably seen. When you go and help other people, when you are giving to them in one way or another, there's a sense of blessing that you have in your own heart.

One single mom told me that she took her ten-year-old son on Thanksgiving to make meals for the homeless. And as they did that, he didn't really want to go at first. It seemed like kind of a weird thing to do for him. But they went, and they gave meals for the homeless on Thanksgiving. The next day he's talking to his friend. He was reporting this and his friend says, "They're just a bunch of bums." Her son defended those people in the homeless shelter. That mom was blessed because of what happened in that situation.

I would just suggest that when we give, we give away a little bit of our selfishness that's inside of our hearts. When we think about others and we somehow give into their lives, God blesses us in a particular way. I'm sure that's why God set up tithing or giving. It's because the regular discipline of giving does something to our hearts as we give away a little bit of our own selfishness on a regular basis. It's just a part of God's strategy.

The beautiful thing, I think, is that if you look around the world you see who's building the schools in Central America, who's building the hospitals in Africa. It's Christians. Christians who are donating money through organizations like World Vision or Compassion or others. It's Christians who are out there doing that. We have a legacy that God has given us in His word that we are generous people. I would just encourage you to make that an important principle of your finances as you're trying to apply God's word to your life. Be generous.

Another verse that talks about this idea of generosity is in Proverbs 14:21. *It is a sin to despise one's neighbor, but blessed is the one who is kind to the needy.* The blessing that comes when we demonstrate kindness to other people in that regard.

Later in that chapter in verse 31 it says, *Whoever oppresses the poor shows contempt for their Maker, but whoever is kind to the needy honors God.*

There's some connection here between caring for the poor and loving God and honoring God. Which means that I think we need to say this. I think that as we are generous financially with others, that is somehow tied into our relationship with God. It's part of our spiritual discipline, it's part of our spiritual exercise, it's part of who we are because God's at work in us.

So as we're taking Jesus home we're inviting Him into our finances and saying, "God, these are just resources. How would like them to be used?" You may end up giving some of that to a needy person, therefore honoring God in the midst of that.

The words *oppress the poor* there are significant. We don't want to be oppressing them. We don't want to be a part of that. Any way that we can break the system where they are oppressed we want to be doing that. But it says *whoever oppresses the poor shows contempt for their Maker.*

Taking that to the next verse in Proverbs 21:13 it says, *Whoever shuts their ears to the cry of the poor will also cry out and not be answered.* Could it be that sometimes our prayers are not answered because we're not listening to the cry of the poor that need our help?

I'm sure this is to a great extent a matter of perspective because in this room or in this town or in this country we could identify people who are poor and people who are rich. But if we take all of those people and we put them here and we put them next to the friends I met in Africa, all of us who live in America would be considered rich, very rich. The people, the students that I taught in Africa in the school there had very little. When I left them I gave my shoes to the cook at the school. I gave some of my shirts to some of the other students that were there. They have so little.

But here's the beautiful thing that I enjoyed. I have never seen such joy in the Lord. When those people worship, they worship! Man they could teach us a few things. When they pray, they pray. I have never experienced this kind of prayer before.

"We're having a prayer meeting. Pastor Scott, would you come and be part of the prayer meeting?" I said, "Yes, I'd love to come to the prayer meeting." Now this is an experience that would blow you away probably like it did me.

We go into a room that's quite small. Small room and there's ten people. Nobody sits down. They all start walking around the room, closing their eyes, lifting their hands and everybody is yelling at the top of their lungs to God. I'm thinking, "This is really weird." So I'm walking around and I'm trying to yell, but I don't usually yell to God.

Their exuberance and their passion is so great. They're poor. They don't have a lot of shoes or shirts, but they are rich in something else that I think we could learn from. Be generous in your finances.

A fifth principle that we see in the book of Proverbs is to get rich slowly. I want to talk to you about the difference between wealth and income.

Just so you know, wealth is what you own. If you have clothes on, that's part of your wealth. If you own a car, that's wealth. If you don't own it, you're paying for it, then that's the bank's wealth. If you own a car, that's your wealth. If you own your house, that's wealth. If you have a bank account or a retirement account, that's wealth. If you have money in your pocket, that's wealth. Wealth is what you've accumulated and stored and set aside.

Income is what you receive every month whether it comes from a paycheck or some kind of a check from somewhere else. That money that comes in is the income that you have.

Those are two different things. There's income and wealth. As the income comes in, the wise thing to do is to take a little bit of that income that you have every week or every month and put it aside and let it grow.

Could it be that if you want to get out of financial bondage and move to financial freedom that you put ten dollars a week into a fund and just set it aside and allow that to grow. If you did that when you were a teenager, just imagine where you'd be at age 30. Ten dollars a week. Can you afford ten dollars a week? We spend so much money on things. Some of you could put \$100 a week away. When you do that, then it starts to grow.

That's what it's talking about in Proverbs 13:11. *Dishonest money dwindles away, but whoever gathers money little by little makes it grow.* It's saying take your income, take a little bit, little by little you put it aside. Don't ever touch it.

When our kids were young we used an envelope system. One envelope contained 10% that would be given to the church. Another envelope contained 10% that was going to be giving, but the child could choose whoever they wanted to give it to. So that was discretionary giving. When a missionary came through and spoke in church or when they saw someone who was in need or something was going on, the child could say, "I want to take the money from my envelope and I want to give it to that person." It's a discretionary giving that we put in that envelope. Then the third envelope was savings. In that savings there was another portion that was there.

After all those were taken out, then the rest of it, the other half that they had left, was able to be spent on whatever they wanted to spend it on, on their ability to spend their income. What we were trying to do was teach them how to obtain wealth. You put it aside, a little bit at a time so you have a sense that it's there. A little bit at a time.

Proverbs has a dim view of get-rich-quick schemes. Whenever you hear of some idea that is going to make you a lot of money really quickly, you need to be on guard. If it sounds too good to be true, it probably is not true.

So let's go to Proverbs 28:20. It says, *A faithful person will be richly blessed, but one eager to get rich will not go unpunished.* Just being faithful is a valuable thing that we do. That's another principle besides being generous. Another one is to save.

If you were to take a formula I think you would say it this way. You want to make as much money as you can, you want to save as much money as you can, and you want to give as much money as you can. You don't want to spend as much money as you can. Sometimes we spend more money than we have and we get ourselves into debt because credit cards are so easy to trap us nowadays.

Let's go to another principle. Principle number six is to work hard. You invest in yourself by getting out there and doing some work. When you do the work, then the rewards of that work pay off. You have marketable skills. Whether those are people skills or knowledge skills, whether they're skill skills. Whatever they are, you have things that are marketable. So when you invest in yourself and you work those skills, then you're working hard and good things happen.

Let me just read the Proverbs 6:6-8 where it talks about the ant. *Go to the ant, you sluggard; consider its ways and be wise! It has no commander, no overseer or ruler, yet it stores its provisions in summer and gathers its food at harvest.*

What are we supposed to go and learn from the ant? We learn, first of all, the ant works hard. We also learn that the ant isn't told to do that by anybody else. It doesn't have a taskmaster, a ruler, or commander telling him. He's internally motivated to work hard. Great principle.

Proverbs 13:4 says, *A sluggard's appetite is never filled, but the desires of the diligent are fully satisfied.* I would suggest this is probably a cause for some of us that prevents us from moving forward in our finances because our appetites are not satisfied. If we are always looking to get the latest, the next upgrade, the best thing that's out, the next version, whatever it might be, then our appetites are pretty strong and we're never filled. So we want to be careful about how we approach life. Do we really need to have it?

My dad used to have a statement that he told us when we were young that I've remembered all my life. My dad said this: "Tell me what you need and I'll tell you how to get along without it." I think that many times that would help us as we're trying to move forward in this area of finances.

In Proverbs 12:24 it says again about working hard, *Diligent hands will rule, but laziness ends in forced labor.*

Proverbs 10:4 says, *Lazy hands make for poverty, but diligent hands bring wealth.*

So the idea here, again, is working hard is a part of our goal. That's where we're headed. We're not working hard for the sake of work. We're working hard because that's something that God has for us.

He designed work. Work took place in the Garden of Eden before the fall. It's not a part of the fall. It's something that God has given us that helps us in a number of different ways, and one of those is financially.

Let's go to a seventh principle, an important one that's designed, I think, in the book of Proverbs to help us keep things in balance. The idea isn't that you step on people to get up the ladder, but rather we need to be fair and honest in business dealings.

In Proverbs 21:6 it says, *A fortune made by a lying tongue is a fleeting vapor and a deadly snare.* What good is it if you make a lot of money but you do it dishonestly? We all have opportunities where we could lie, we could cheat, or we could sneak or do something, and in the midst of that wealth or income comes our way. He's saying, "Be careful. Don't do that." You don't want to obtain what you have dishonestly.

Proverbs 22:16 says, *One who oppresses the poor to increase his wealth and one who gives gifts to the rich—both come to poverty.*

It's a mistake to take advantage of other people in order to increase your wealth. That's what it's saying there. Fairness is going to be important. Fair and honest. Sometimes the law will allow

you to do certain things and you say, “I’m going to go above the law and I’m going to be fair to this person in order to care for this person well or to do my part.”

Another verse in Proverbs 22:22-23 – *Do not exploit the poor because they are poor and do not crush the needy in court, for the Lord will take up their case and will exact life for life.*

Just be careful as you’re moving forward in your finances that you’re fair. You’re trying to do what’s right in the midst of that.

I would say the last one, number eight, really helps us maintain the balance. As we go through the book of Proverbs, we see a number of things where money is contrasted to other things. We have to keep our priorities straight. If you understand number eight it will help you deal with the previous seven more carefully. In number eight we’re going to deal with several different priorities in our lives.

I want to suggest the first priority has to do with our personal life. In Proverbs 23:4-5 it says, *Do not wear yourself out to get rich; do not trust your own cleverness. Cast but a glance at riches, and they are gone, for they will surely sprout wings and fly off to the sky like an eagle.*

Isn’t it interesting that Proverbs is saying this verse when it already talked about the advantages of wealth? You would think that if you just looked at principle number one that wealth has its advantages, you would be saying, “Wow. That’s what I need to do. I need to go after that.” But no. This is telling us we don’t go after wealth. What we do is we go after the Lord. That’s who we trust in and wealth is a byproduct. Do what you’re supposed to do. Obey the Lord and we’ll be able to move forward. So what should we be doing then? What should we focus on?

I would say that in our personal lives one of the things we focus on is humility. The idea of humility recognizes our place in life. We don’t have all the answers. We don’t always have the right decisions. We’re willing to learn and grow. We’re willing to accept the fact that we’ve made a mistake. We’re willing to allow other people to lead, not having to have the first or the best all the time. But letting somebody else go first or have the best. That humility is a valuable thing.

He’s saying there that *humility is the fear of the Lord; its wages are riches and honor and life.* In other words something comes back to you if you have your focus in the right place. This verse is talking about focusing on humility. We are growing people. We recognize that we are in process and that humility is of tremendous value.

Another one that has to do with personal life is Proverbs 8:10-11. *Choose my instruction instead of silver, knowledge rather than choice gold, for wisdom is more precious than rubies, and nothing you desire can compare with her.*

Do you remember earlier when I showed you the different levels? There was noise and then there was knowledge, understanding, and wisdom, and instruction was on the side. Those are the same words that are used here. We’re pursuing these things. The wisdom. They’re more important than the money. We’re going after these because that’s where we’re going to find the ultimate

security and direction in our lives. So he's saying there focus on those things and that will be helpful.

Proverbs 11:4 gives us another thing to focus on. *Wealth is worthless in the day of wrath, but righteousness delivers from death.*

Let me modify our statement where we say in the book of Proverbs that it's not good enough to be right; you also need to be wise. I want to suggest this: It's not good enough to do well; you also need to do good. It's not good enough to do well financially so you have a lot of money in the bank. You also need to do good, righteous, help other people, be generous, and so on. So righteousness becomes really important. It's not good enough to do well; we also need to do good.

The next verse in Proverbs 15:16 – *Better a little with the fear of the Lord than great wealth with turmoil.*

When you have the fear of the Lord, that's another focus that we have. We're drawing on this fear of the Lord, which is this. The fear of the Lord is simply such a great respect for God that I'm willing to put myself under His care, to commit myself to His place of what He's done. That's what fear of the Lord is and that can be our focus as well instead of focusing on money. It's okay. Just having *a little with the fear of the Lord* is better than having the wealth if you have turmoil tearing you up inside.

Which leads us to the next area of priorities that we need to consider. It has to do with relationships. Notice in Proverbs 15:17 it says, *Better a small serving of vegetables with love than a fattened calf with hatred.*

I would just suggest that what it's saying here is that riches aren't the most important thing. If you're spending your time going after money, you're working all the time and relationships are suffering, then you've got a mismatch in your priorities and you have to make some changes. It's not going to do you any good to be rich if there's hatred in your home instead of the love that could be there even with just *a small serving of vegetables.*

Along those lines in Proverbs 17:1 it talks about the value of relationships. *Better a dry crust with peace and quiet than a house full of feasting, with strife.*

Peace and quiet. There's this benefit to having a sense of peace in your home. That benefit of having peace in your home is much more strategic than earning a whole bunch of money in some way that may not even be the best way to do it. You want peace and quiet in your home rather than strife in your home. So having lots of money and feasting isn't as good if you have strife there. You really want to have relationships in priority that become a very important part of who you are and what's going on. You want to value those.

Another one has to do with our sense of security. Notice in Proverbs 11:28 it says, *Those who trust in their riches will fall, but the righteous will thrive like a green leaf.*

Those who trust in their riches will fall. You don't trust in money. There are advantages to wealth, but that's not where you put your trust. You put your trust in your heavenly Father who loves you and cares for you.

The last verse I want to share takes us to another area of priorities. It has to do with pleasure. This is likely an area that prevents people from advancing financially. *Whoever loves pleasure will become poor; whoever loves wine and olive oil will never be rich.*

The idea is that if you love pleasure then it's hard for you to say no to certain things in order to put money aside in your savings. Sometimes we have to say no to things that we like. In fact that's really the essence of what self-control is. Self-control is always putting off present benefits for future rewards. That's what self-control is. Putting off present benefits – "I'm not going to invest in that," or "I'm not going to take that particular thing," or "I'm not going to eat that," or "I'm not going to buy that." I'm putting off present benefits for future rewards. I want something better. In order to get that something better I'm going to say no now to some pleasure things that I'm drawn to.

Some of us are drawn to certain things that give us pleasure that help us keep going. That could be food, it could be shopping, it could be all kinds of things that we end up spending money on that we miss out on. That pleasure, that desire for pleasure can get in the way of our future goals that we want in our lives. So that verse is helping us understand a little bit more about the priorities that we want to have in our lives.

There's an analysis of the money verses in the book of Proverbs. Putting them all together like that, I think, brings some insight. It helps me as I try to manage my money that God has given to me. I hope it will do the same thing to you as you manage the wealth and the income that God has provided for you as well.

Remember that the primary thing is to trust Jesus Christ as your Lord and Savior. That's the primary thing. So if you've never made that commitment to God, I want to invite you to do that today. The interesting thing is that when you have Jesus Christ living in your heart then all of the things that we get excited about in life end up getting balanced out because Jesus is the one who brings that balance inside.

Let's pray.

[PRAYER] Heavenly Father, right now we come before you and we thank you for the privilege that we have to have some money, any money that we have. Sometimes the bills come in faster than the income and that's a challenge that we face. Sometimes we experience anxiety, fear, or even anger when it comes to looking at our finances, especially when we cooperate with others in a family, marriage relationships. That can be a real challenge. So Lord, I'm asking you to work in my life and the lives in our brothers and sisters here, that you'd equip them in this area to understand your principles in finance, to apply them significantly in their lives. Lord, thank you for meeting our love needs and caring for us in that deep way. We're very grateful and we honor you in that. In Jesus' name, amen.