

# Wise Wealth

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[ 2 : 46 ] Proverbs 23. Proverbs 23. Proverbs 23. given a little piece of paper as you came in with very small print on it and I've divided it into three headings, wealth and work, wealth and the poor, wealth and the individual.

And on each heading I have picked out say a couple of key verses that I think are the ones that I thought were most important and they're in slightly larger print. Your eyesight's particularly good. You'll see there are two different typefaces, or same typeface but different sizes and the ones that are in large print are the sort of crucial ones and the others are basically illustrations.

And I've even got more verses as we go through but I don't think you need to look up any more verses. There should be enough verses for you to look up, I hope. Right, so first I'm going to think about wealth and work and next week you're going to get more on work. I'm only thinking of work in relation to wealth. I'm not going into all the interests of sluggards and this sort of thing which you're going to get next week. So my first and key verse I thought was the one we started our bible reading with which is, a good name is more desirable than great riches. To be esteemed is better than silver or gold. Now name here means something like reputation. So good reputation is more desirable than great riches. In our job it's more important to be thought well of, to be good at it, to be someone that people respect than to become very rich doing it. Hugh Palmer tells a story about, it's a slightly dated story but I will tell it the way he told it and you'll see why it's dated. And so a chap goes into a petrol station and he goes across to a coin box phone, you know the sort, it's important to the story.

And he's on the phone to someone and he can be heard by the person who's actually selling the fuel. And the conversation goes something like this. Hello. Can I speak to someone in the accounts department?

[ 5 : 13 ] I want to inquire whether you have a job for someone who's hardworking and honest. You don't. You've already got someone who's hardworking and honest. Oh well, that's fine. Goodbye.

And he puts the phone down. And the person who sells the petrol has sort of been watching and thinks the person should be really downcast. But actually he looks really pleased. And he says, and so the person saying to the petrol says, well, how come you're pleased? And he said, well you see, I'm the person they've already got. I just wanted to check that they liked me.

So I really do think that I am hardworking and honest. I don't think this is a wise thing to do. And you need to disguise your voice to make this work. Otherwise it's, I don't think it would work at all well if I tried it. I think this would be a nightmare project. But there we are.

So the point was that he wanted to be sure that he was someone who had a good name. And he did. Whether he got great riches, we don't know. But the important thing was that he wanted to be known as honest and hardworking. We might think for a moment how you might, how that works out in practice. Where are the moments when you can choose between a good name and great riches? A few examples of that. In fact, it's much easier to think of ways of losing your good name. But an example where you might prioritize money over your reputation is to be the sort of person who's known as Mr. Extra. Or perhaps I say Ms. Extra, to avoid sexist thoughts. The sort of person who always says, actually this job's going to cost something more. They add some additional costs which aren't really appropriate. If the costs are fair, fair enough. But if they're not, well that way you

spoil your reputation. You may be a little bit better off. Or maybe you lose your reputation by making a promise.

Not one in writing probably. Sort of promise just orally. And then don't keep it. You can't really be begot afterwards because you didn't write it down. But somehow you lose your reputation. You might make a little bit more on the job than you would have done otherwise. Or on a really big scale, I suppose you might think you could lose your reputation by making poor provision for pension obligations.

[ 8 : 05 ] We can think of examples of that. And I'm not going to look at all these verses, but 28 verse 6.

It's better the poor whose walk is blameless than the rich whose ways are perverse. It's better to choose the honest, good reputation sort of way than to go for the maximum amount of money. Well, what about the next one? One of my favorite verses. Those who know me well will know why it's one of my favorite verses. The Lord detests dishonest scales, but accurate weights find favor with him.

Or in the ESV, accurate weights are his delight. And that excites me because I'm a metrologist. Someone said they hadn't met a metrologist before this evening.

So I thought I'd say that's what I do. I measure fluid flow in pipelines. Perhaps I should have chosen. This is the text in my flow measurement book. The Lord detests dishonest scales, but accurate weights are his delight.

[ 9 : 14 ] Sometimes I used to work for the Department of Trade and Industry, and I used to get new government ministers, and they would say, why do we have to spend money on the national measurement system?

So then someone would beaver away and discover whether it was worthwhile or not. And they'd come back and say, it's the second most worthwhile thing you do, minister. I don't know what the most worthwhile thing was, but I didn't really care.

Second was fine in my world, just as long as you keep funding it and keep the national measurement system going. So the Lord detests dishonest scales, but accurate weights find favor with him.

And there are three verses on the subject, which justifies my saying several things about it. So be honest. That may be an example of it. 21 verse 6 is another one about honesty.

A fortune made by a lying tongue is a fleeting vapor and a deadly snare. If you become rich in a dishonest way, whether through bad metrology or through dishonesty, it says that your fortune won't last.

[ 10 : 26 ] One of the delights of Proverbs is that it paints pictures that are extraordinarily true today. Now, the one I've got is actually, I've carefully not put it on the sheet because I wanted to read it out to you.

I always think it's disappointing when you've read it too soon. It's the, I've underlined it because I like it so much. I'm going to read out 20 verse 14. Don't look it up. It's no good.

It's no good, says the buyer. Then goes off and boasts about the purchase.

Now, of course, if you're a buyer, you say what the disadvantages of the product are so you can hope to get it at a lower price. If you're the seller, you tell everyone how wonderful it is.

And that's part of the ordinary process of business. So far, so good. But I think this chap's taking it too far. It's no good.

[ 11 : 32 ] He's taking it to such an extreme that it's becoming dishonest. Maybe he does get it for a low price. But he's cheated in a way. He may make a fortune.

But it's a lying tongue and a fleeting vapor and a deadly snare. And then in 10 verse 2, which you don't need to look up, says this.

Treasures gained by wickedness do not profit, but righteousness delivers from death. So in our first theme of wealth and work, I identify a theme that you need to make your wealth justly without dishonesty.

But also, I want to hold that together with my last verse on this section, which is 23 verse 4. Do not wear yourself out to get rich.

Do not trust your own cleverness. Or the ESV goes, be discerning enough to desist. No dying person ever says, I wish I spent more time in the office.

[12:50] I wish I spent more time trying to make money. And I think that's the point, that it's about priorities.

Yes, we need to live. We need to... We need to... It's important that we do our work well, and you'll hear about that next week. But don't wear yourself out to get rich.

Someone asked John D. Rockefeller, how much money is enough? And he replied, just a little bit more. And he was the first billionaire, I think, American billionaire, and that was his answer.

Just a little bit more. But if you have that view, you'll never get wealth right. You'll wear yourself out to get rich. Be discerning enough to desist.

We'll come back to that at the end. The second key theme I want to identify is wealth and the poor. How we use our wealth in relation to the poor is a really crucial theme in Proverbs.

[14:04] Proverbs doesn't expect that there won't be richer and poorer. That all the way through, there are these two groups of people. They're not defined.

I suspect sometimes in life, we probably see ourselves in some sort of a middle group. There doesn't seem to be a middle group. There's the rich and the poor. So I certainly don't think we should see the rich as being sort of plutocrats.

I suspect that most of us probably come into the category of rich, really, in terms of, as we read it, you may feel that you may be one who doesn't, and that's fine too.

But anyway, I think we'll read it and we'll look at these verses and we'll see how they speak to us. There are lots of Proverbs one could choose, but I think the one I felt was the crucial one on this subject was 1431.

Whoever oppresses the poor shows contempt for their maker, but whoever is kind to the needy honors God. And I go to illustrate that with a verse from Job.

[15:17] I'm trying to stick very strongly to Proverbs because, well, there's so much in Proverbs, I don't want to move too far. But in Job 31, verse 13, you don't need to look it up.

Job says this, The crucial thing, I think, that Proverbs is saying about rich and poor is that we're not that different.

22, verse 2 says, Rich and poor have this in common, the Lord is the maker of them all. How can I look down on those less well-off than I am?

because we're all made by the same God. We're all made in the image of God. And again, there's a couple of verses that particularly struck me which I've underlined but not actually given to you.

I'm going to look, go to 19, verse 4. And I think, again, I wouldn't bother to look it up. It's a very sad verse. Wealth attracts many friends but even the closest friend of the poor person deserts them.

[17:04] Wealth attracts many friends but even the closest friend of the poor person deserts them. Like many verses in Proverbs, it's not an instruction, although the instruction is clear enough that we can work out what we're supposed to do.

It doesn't say go and do something. It just says that's the way it is. And we can, I guess we can think of well, you just have a look at life, don't you?

You see how people want to be friends of rich people because they'll have parties and they'll invite me to something and they'll give me dinner and they'll, it'll be, it'll be good. And the challenge to us is that we don't operate like that.

we don't look for what we can get out of them. We look to be kind to people, whoever they are. We don't classify them in that way and say, well, I'm not going to bother.

Or equally, a few verses earlier in 1823, the poor plead for mercy but the rich answer harshly. It's a description of life.

[18:14] if you can get away with that sort of thing, well, perhaps some people will. The challenge to us is not to work like that.

I thought, I thought that, perhaps, a second key verse on this was the next one I put in big print. whoever is kind to the poor lends to the Lord and he will reward them for what they have done.

Again, it's actually a statement rather than a command. But kindness, being a friend, not answering harshly, is what we're called to do and to be because the Lord is the maker of us all.

There's lots of other verses. 28, 27 says, he who gives to the poor will not want but he who hides his eyes will get many a curse. Of course, how we give, how we express that concern for the poor isn't necessarily simple and I'm not going to describe, I mean, it's about kindness to individuals but it may also be about giving to tier fund, expressing our concern for people in that sort of way, by getting involved in the city mission, either by giving or by going.

Each of those things are ways in which we express our concern for those less fortunate than we are. And sometimes it's a question of, I'll read the verses first.

[ 20 : 08 ] If I go to chapter 11, again, you don't need to look all these ones up. 11 and start at 24 and read through 26 we get another sort of picture.

One person gives freely yet gains even more. Another withholds unduly but comes to poverty. A generous person will prosper.

Whoever refreshes others will be refreshed. People curse the one who hoards grain but they pray God's blessing on the one who is willing to sell.

Seems a good strategy to hoard the grain. That way you make the most money I suppose. But what it says is that that is not the right thing to do because a generous person will prosper.

Whoever refreshes others. Wouldn't it be nice to be known as a refreshing person? Someone who refreshes others. and have God's blessing prayed on one because one was willing to sell rather than to make the maximum amount of money.

[ 21 : 21 ] Sometimes it's about doing the right thing now. There's a nice example in chapter 3 in verse 27 and 28. Do not withhold good from those to whom it is due when it is in your power to act.

Do not say to your neighbour come back tomorrow and I will give it to you when you already have it with you. I'll read that again. Do not say to your neighbour come back tomorrow and I'll give it to you when you already have it with you.

And I put that under the heading of wealth and the poor because I suspect that it's more for some people it's much more urgent than it is for others. If you're well off it doesn't matter when you get the money.

Tomorrow will be fine. Next month will be fine. Next year maybe if it's not very much. But if someone needs it now then maybe that's the then it's important that we we give them it today because that's what they need.

Whatever it is we owe them don't say come back tomorrow. we can give it now. Maybe you feel well I'm not one of the rich.

[ 22 : 42 ] Well then there are actually examples in Proverbs where even poor people oppress people. So it's a fairly general activity. Chapter 28 verse 3 A poor man who oppresses the poor is a beating rain that leaves no food.

So it's not entirely limited to rich people oppressing the poor. And then as we come towards the end of this section we think about I came across this verse 23 verse 10 which we had read this evening. Do not move an ancient boundary stone or encroach on the fields of the fatherless for their defender is strong he will take up their case against you.

Talk about boundary stones all seems rather old fashioned but the boundary stones are what marks out your area in the combination in the prayer book it's one of the verses one of the responses isn't it?

Cursed is he who removes his neighbour's landmark and the people answer amen. You know that so if you move it you reduce the amount of land he has.

[ 24 : 01 ] You can't really the point is that it's much easier to move the landmark of someone who isn't very important. If it's someone important you wouldn't dare touch their landmark but you might try and cheat it by just shifting it and getting a bit more for yourself.

And Proverbs says don't do that for their defender is strong. The ESV has the word redeemer which I think is a better translation. The Lord will take up the case against you if you cheat people if you cheat the poor.

That's what he's saying. By the redeemer we think perhaps of the book of Ruth we think of Boaz he was kinsman redeemer to Naomi and Ruth he was the one who defended their position and made sure that they didn't end up with nothing and of course they didn't end up with nothing.

Well God is the one who defends the poor he's not only the maker of the poor he's also the defender the redeemer of the poor. So it's up to us to be kind and in particular not to cheat people. And the verse I haven't pointed out there 21:13 says this he who closes his ear to the cry of the poor will himself cry out and not be heard. It's a challenging verse isn't it?

[ 25 : 30 ] If I don't listen to the poor will God listen to my prayers. And so we come to the final section wealth and the individual and here I've had to have three key verses because I think this is a more complicated subject.

The first one is the wealth of the rich is their fortified city but poverty is the ruin of the poor. I mean there are good things about wealth wealth.

There are good things about wealth in that it provides opportunities in education health rest and recreation culture. It enables us to provide for our children.

1322 says a good person leaves an inheritance for their children's children. There's also that the verse 13 verse 8 says the ransom of a man's life is his wealth but a poor man has no means of redemption.

I'm not quite sure whether that's referring to kidnapping or people being sold into slavery but it's saying that you can use money well to provide for things that you require or that other people require and indeed Proverbs makes it clear that wealth comes from God 1022 says the blessing of the Lord makes rich and he adds no sorrow with it.

[ 27 : 04 ] So God's blessing is poured on us he gives gifts to people he makes rich but that's not by no means the whole story it can have a bad effect on us.

If I read out 1810 to 12 you'll see where it's going. the name of the Lord is a fortified tower the righteous run to it and are safe the wealth of the rich is their fortified city they imagine it a wall too high to scale before a downfall the heart is haughty but humility but humility comes before honor. I think the thing is that the first time in verse 10-15 I think it's positive about wealth the fortified city it meets needs it keeps us safe that's a perfectly good thing but here the problem is that the rich regard their wealth as their means of salvation and actually what we should be doing is taking the name of the Lord for our salvation I'm sure those who've been at SU camp a few years ago I don't remember that chorus the name of the Lord is a strong tower the righteous run to it and a safe it's one of the favorite songs certainly when I did SU camps so in terms of salvation we're to trust in the name of the Lord not in our wealth because wealth can make us feel that we've done it our way it can make us proud make us haughty and if that's our problem then we'll need to be humbled before we can be honored better is a little with the fear of the Lord than great treasures and trouble with it so we need to get a more balanced picture of wealth gift of

God yes it enables us to do things good things in many cases most cases many cases but it can make us proud and the important thing is that we're generous with it 22 verse 9 says the generous will themselves be blessed for they share their food with the poor or 28 27 agreed again he who gives to the poor will not want but he who hides his eyes will get many a curse or although it's a bit trivial in some ways the bit that we had read in 23 6 to 8 is unforgettable isn't it you can picture going out to the restaurant and you as a rich person or you can picture yourself as either of the two people going to the restaurant together and I'll read out do not eat the food of a stingy host do not crave his delicacies he's the kind of person who's always thinking about the cost eat and drink he says to you but his heart is not with you you will vomit up the little you have eaten and will have wasted your compliments now when you go out to the restaurant

I mean if there are very expensive items I think it's reasonable perhaps to indicate whether people should or should not choose the lobster but you know you can sort of say perhaps the lamb would be ideal or whatever it is but you're not to sit there thinking why won't they choose an omelette or whatever it is the point is that generous people are generous and they have invited their friends and they rejoice to give to them that's the picture of the that's what we're to be that's if we have gifts we're to be generous and not spend our whole time going gosh we've already spent 48 pounds 32 on this meal and I had only budgeted 43 pounds so I'm a bit concerned that's the way it is I think right so wealth can be is a blessing wealth can lead us astray it can lead us into pride but we should be generous and finally wealth is of no use when it really counts wealth is worthless in the day of wrath 11 verse 4 but righteousness delivers from death on the last day wealth won't be worth anything you really can't take it with you we're to use it well now both at work and towards the poor we're not to wear ourselves out to get rich on the last day righteousness by grace through faith is all that counts 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 don't put all your energy into getting rubies wisdom is a higher priority and Jesus is the wisdom of God

[ 32 : 37 ] Jesus is more precious than rubies and nothing you desire can compare with him let's pray as we sit father we've looked at many verses we've got pictures tonight we pray that each one of us will have gone away with some verses here tonight that have lodged in our hearts and will take away and will go from this place knowing you better asking for your help to make our lives more holy more like the Lord Jesus for we ask in his name amen