

# Work and Wealth

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[ 0 : 00 ] But tonight we are going to be in the book of Proverbs and Paul has been doing a little study in Proverbs. I'd like you to turn to your Bibles now. We're going to read in Proverbs, but first of all we're going to read a little section from the book of the law, the law of Moses, from the book of Deuteronomy, in Deuteronomy chapter 8.

So if you can find Proverbs and perhaps stick your finger in Proverbs chapter 12 and then get back to Deuteronomy chapter 8 and we're going to read in these two places.

It's strange that one of the parts of the Bible that is often least known by Christians is the part that we call the wisdom literature, books like Proverbs, Ecclesiastes, Job, and so on.

And perhaps one of the reasons that sometimes as Christians we have great difficulty with issues of guidance, thinking about what we should do, decision making, and so on, is that we don't pay enough attention to the wisdom for life that God has given us in these books.

And so it's a good thing for us to be studying in books like Proverbs and Ecclesiastes. Anyway, we're going to be reading now in Deuteronomy chapter 8, verses 11 to 20. Then we're going to skip on and read a few little excerpts from Proverbs.

[ 1 : 22 ] So Deuteronomy chapter 8 and verse 11. Take care lest you forget the Lord your God by not keeping his commandments and his rules and his statutes which I command you to obey today.

Lest when you've eaten and are full and have built good houses and live in them and when your herds and your flocks multiply and your silver and your gold is multiplied and all that you have is multiplied, then your heart be lifted up and you forget the Lord your God who brought you out of the land of Egypt, out of the house of slavery.

You led you through the great and terrifying wilderness with its fiery serpents and scorpions and thirsty ground where there was no water. Who brought you water out of the flinty rock.

Who fed you in the wilderness with manna that your fathers did not know. That he might humble you and test you to do you good in the end. Beware lest you say in your heart my power and the strength and the might of my hand has gotten me this wealth.

Now you shall remember the Lord your God for it's he who gives you power to get wealth. That he may confirm his covenant that he swore to your fathers as it is this day. If you forget the Lord your God and go after other gods and serve them and worship them.

[ 2 : 49 ] I solemnly warn you today that you shall surely perish. Like the nations that the Lord makes to perish before you so shall you perish because you would not obey the voice of the Lord your God.

Okay let's flick forward to the book of Proverbs and we're going to read little bits from chapter 12 and chapter 14 and chapter 23. First of all then Proverbs 12 at verse 11.

Whoever works his land will have plenty of bread. But he who follows worthless pursuits lacks sense. Look down to verse 24.

Similar. The hand of the diligent will rule while the slothful will be put to forced labor. Verse 27. Whoever is slothful will not roast his game.

But the diligent man will get precious wealth. Look on to chapter 14 and verse 23.

[ 3 : 58 ] In all toil there is profit. But mere talk tends only to poverty. The crown of the wise is their wealth.

But the folly of fools brings folly. One more. Right on to chapter 23 and verses 4 and 5.

Do not toil to acquire wealth. Be discerning enough to desist.

When your eye lights on it it's gone. For suddenly it's bright wings flying like an eagle toward heaven. Amen. Amen.

May God bless us his word. And help us to understand these teasing enigmatic things that he gives us in these words to make us think about our life, about our work, and about our wealth.

[ 5 : 04 ] We'll be thinking much more about that shortly with Paul. Well, do please have Proverbs open in front of you.

You'll be jumping around all over the place in Proverbs this evening. So I don't feel you have to turn to every reference I mention. Otherwise you'll be chasing through. But occasionally you might want to turn on particular passages.

But do have Proverbs open there just so you can refer to various things. Now Proverbs has so much to say about the realities of life.

It deals with life as it actually is. And we would do well to read and to reread the book of Proverbs. And absorb it into our bloodstreams.

For all that it says on life and relationships and friendship and family and parenting. Our words. How we deal with conflict. On and on. It deals with the day-in, day-out realities of life.

[ 6 : 04 ] And we're going to tease out this evening another theme that Proverbs deals with. And it's the whole realm of work and wealth. How should we think about our money, our possessions?

How do we make sense of our pounds and pence? What biblical principles should we keep in mind as we think about our possessions, our wealth? And there are actually a few things that the Bible talks about more in the Bible than money.

And so if you're not developing a theology of money, if you're not developing a theology and an application of biblical principles regarding money, then you are missing out on a massively significant part of what the Bible teaches.

If you think that the Bible only deals with what you do on a Sunday and some finer points of theology about singing good songs and not really touching how you live, how you spend your money, how you work, how you think about what you have.

If you're not thinking through those things, then you're not living as God would have you live.

Because he speaks a lot about money. Just think about Jesus in the New Testament, how much he talks about possessions and money.

[ 7 : 20 ] He talks about it a lot. And if our theology is yet to have an impact on our wallet, if our faith is yet to shape the outgoings of our bank accounts and what we do with our resources, then we're not really maturing as Christians.

If your Christian faith has no bearing on how you spend your money, then you're not growing as a Christian. And so it's necessary that we take heed of what the Bible teaches about money, about wealth, about possessions.

And Proverbs, which we've been dipping into these past few Sunday evenings, is a great book to begin to develop a theology of material possessions. And you see, God wants us to be joyful, not crushed and miserable.

And everything he says about money, about generosity, is meant for our good, our happiness. So when we talk about wealth, and God has a lot to say about wealth, he's not there to crush us or punish us, but rather, getting his way of dealing with these things right on our minds will, in actual fact, be liberating.

Because we'll be living as the God who made the universe intends us to live. Now, before we go further, a quick definition of our terms. What do we mean by wealth and prosperity?

[ 8 : 46 ] When we think about wealth, we perhaps think about a fairly crass number in our bank account, or we think about our assets, our property, or whatever it might be.

You see, the Bible talks about wealth being a blessing from the Lord. And it's all the resources, the assets that we have that can serve and bless others, bless our families, and bless those around us. It's the ability to make things happen, to get things done. It is not about self-satisfaction, self-fulfillment. But rather, wealth is about the ability to serve and to be generous to others so that they might be blessed and helped.

Wealth is the opposite to poverty. Poverty where you don't have the resources even to sustain yourself, let alone others. And as we'll see, whilst the dangers of wealth are significant, wealth can be a great good.

You see, the self-control, the self-knowledge, the ability to plan, to take advice, all commended in the book of Proverbs, these all provide fertile soil for prosperity.

[ 9 : 57 ] But whilst Proverbs teaches us to prize wealth and to see it as a blessing from the Lord, it equally warns us and teaches us not to trust it.

There's various things we've got to hold in tension as we think about what the Bible teaches on money, and particularly what Proverbs teaches on wealth. There are things we've got to hold in tension. Now, there's a lot we could cover in an evening looking at what Proverbs teaches about wealth and money and work.

And so what we're saying tonight is not everything. But we're going to distill three key things that the Bible teaches, particularly Proverbs teaches, about how we think about wealth.

And those three things are this. One, hard work tends towards prosperity. Two, prosperity isn't everything and doesn't ultimately satisfy. And three, prosperity, although a blessing, tends towards temptation.

So those are the three things we're going to think about, and they are acting in tension. And we'll think about that as we go. So first, the first thing that Proverbs says loud and clear is that hard work tends towards prosperity and wealth.

[ 11 : 08 ] There is a correlation, Proverbs says, between work and wealth. Work hard, be diligent, and in general terms, wealth will come as a result.

Now, Proverbs deals in generalities. It deals in general truths. They are not guarantees. It is not do this and this will definitely happen.

It's observations on how things tend to work in God's world. So do these things, and generally, this is what you'll see. And so in general terms, Proverbs teaches that work hard, be diligent, and the result will generally be wealth, accumulation of resources.

Let me give you some examples. Proverbs 10, verse 4. A slack hand causes poverty, but the hand of the diligent makes rich.

He who gathers in summer is a prudent son, but he who sleeps in harvest is a son who brings shame. Chapter 22, verse 4.

[ 12 : 14 ] The reward for humility and fear of the Lord is riches and honor and life. Do you see what these Proverbs are teaching? One who is diligent and industrious, who is careful and planned, will produce wealth and will be protected from poverty.

It is the actual activity of productive work that's the key. You gather in the summer and you'll eat the rewards. You sleep through the harvest. There's going to be no food for you, is there?

So one who is diligent and works hard, that tends towards wealth. On the other hand, a slack hand tends towards lack of wealth. It tends towards poverty.

You can talk the best game in the world, but unless you actually get down to the hard work required to produce wealth, you won't produce any. Listen to Proverbs 14, verse 23.

In all toil there is profit, but mere talk tends only to poverty. It's work, it's hard work, toil that brings profit and gain.

[ 13 : 25 ] Just talking about working, just talking about a business idea, does not make it a reality. Mere talk tends to lead only to poverty. And the sort of hard work that Proverbs commends involves realism and diligence.

So chapter 27, verse 23. It says, It's on Amazon recently.

But it opened my eyes to farming. I was much surprised about what I learned. But what you see is a lot of hard work involved in farming.

You don't just buy your sheep, stick them in the field and come back a few months later for lambing and shearing. No. Constant work, constant effort is needed. A lot of attention.

Sheep get sick. They need help. They escape and need finding. They need mood from field to field for fresh pasture. It takes a lot of effort to provide animals with pasture, with water and to breed them appropriately.

[ 14 : 58 ] Know your flocks. Now, drawing on the central idea of this proverb, Bruce Waltke says that the key idea is this.

To be fully involved and involved personally with sources of income will take energy, discipline, kindness, shrewdness and other virtues bestowed by wisdom.

Energy. Energy. Energy. Discipline. Careful attention. Interest. Excellence required in your field.

So teachers will love and care for their students. They will know their subjects inside out. Lawyers will have an excellent handle on the law and on their clients' needs.

Artists will know their materials and their craft. Engineers will know all that's required of them to build safe and sturdy bridges that will not collapse.

[16:00] Excellence in whatever work you find yourself in is to be pursued. And this sort of diligence and hard work tends away from poverty and towards wealth.

If you're not willing to work hard, then do not be surprised if life consists of hardship and difficulty. Do not be surprised that if after 20 years you don't have much wealth to show for it.

There is a correlation, says Proverbs, between hard work and wealth. And for us who live in a country steeped in the positive worth ethic, that is not unusual. That is steeped into our culture, isn't it?

But we do need to hear it. You won't have wealth and possessions and comfort unless you work hard. But alongside that reality, Proverbs teaches the opposite.

That laziness tends towards poverty. Now again, these are sayings and not rules. These are general observations about how things work in God's world.

[17:02] They're not guarantees or a strict formula. And of course, laziness is not the only reason that folk find themselves struggling in poverty. And Proverbs deals with those complex realities.

It deals with tyranny, with poor government, with foolishness, with immorality, with indulgence. These are other facts at play, and Proverbs addresses those.

But it does speak very clearly about laziness and about the link with a lack of resources. Proverbs 10, verse 4. A slack hand causes poverty.

Chapter 12, verse 24. The hand of the diligent will rule, while the slothful will be put to forced labor. Chapter 14, verse 23.

In all toil there is profit, but mere talk tends only to poverty. Chapter 19, verse 15. Slothfulness casts into a deep sleep, and an idle person will suffer hunger.

[18:05] Chapter 20, verse 13. Love not sleep, lest you come to poverty. Open your eyes, and you will have plenty of bread. Chapter 21, verse 17.

Whoever loves pleasure will be a poor man. He who loves wine and oil will not be rich. Now, saying some of these things will not win you an election.

I can't imagine politicians launching in with these as their straplines. But the Bible does teach that laziness will tend towards poverty. Now, it does not follow, as I've said, that all poor are lazy.

That is not the thing I'm saying. That's not true. But don't be surprised if you are lazy, and you find yourself to be living in poverty. You tend to reap what you sow.

And if you're too lazy to sow anything, then don't be surprised if there's nothing to reap. Now, one aspect of laziness is the temptation of quick and easy money.

[19:13] And again, this is something that Proverbs warns us against. We've seen in the last couple of years, since lockdown began, there's been a real surge in interest in investing in the stock market.

For many, it's the long-term investing in real businesses that deliver real things to the economy. But there's another trend in what people call day trading. So you kind of launch in for a day.

Random companies that you are seeking to make a quick buck on. And mostly young people have been jumping on that bandwagon. And for many, that has been absolutely catastrophic.

Many have lost all their life savings because they've launched in on a gamble, essentially, hoping that some random company's stock will jump when it doesn't. Now, a small number have made an absolute fortune.

But many haven't. Many have been seeking after quick money. But Proverbs warns against this sort of thing. Chapter 13, verse 11. Wealth gained hastily will dwindle.

[20:15] But whoever gathers little by little will increase it. Chapter 28, verse 20. A faithful man will abound with blessings.

But whoever hastens to be rich will not go unpunished. That's very easy, isn't it? Very tempting. Many have been sucked in to those schemes that sound amazing.

They promise doubling your money in three weeks. Who isn't tempted by that? But it's so easy to be tempted by the lure of quick money.

And Proverbs warns against that. And the saying is right, isn't it? If it sounds too good to be true, there's a pretty good chance that it is. So that's one source of easy money.

Another is inheritance. Children who inherit money without earning it often burn through the cash because they've not learned to deal with it over the long term. The habits of self-control and delayed

gratification just aren't there.

[ 21 : 15 ] And the same risk applies, doesn't it, to young celebrities and sports stars. I did feel for Emma Raducanu the other day when she got that check for \$2 million. A lot of people wanting to market her.

Someone said she's the marketer's dream. And she needs wisdom, doesn't she? I was quite pleased to see that she's handed that money over to her parents, apparently. They can deal with it. I think that's quite wise.

But Tim Keller writes this. He says, A lot of money very quickly.

We lose our proportion. Heed the warning. Wealth shouldn't, says Proverbs. Wealth shouldn't come easily. It shouldn't come quickly. It's built up over the long term through hard work and diligence. Wealth won't come through laziness. And beware wealth that comes easily. But it also brings a responsibility to generosity.

[ 22 : 37 ] Proverbs says that money is a blessing from God. But actually, you'll be more blessed if you give it away. So chapter 11, verse 24. One gives freely, yet grows all the richer.

Another withholds what he should give and only suffers want. Whoever brings blessing will be enriched. Do you see what it's saying?

Those who give, actually more will come to them. But those who hold on like a tight-fisted onto what they have, keeping it for themselves, even that will be ebbd away.

And you'll be the poor for it. Chapter 22, verse 9. Whoever has a bountiful eye will be blessed, for he shares his bread with the poor.

Chapter 28, verse 27. Whoever gives to the poor will not want, but he who hides his eye will get many a curse. See, God gives you wealth because he is generous.

[ 23 : 43 ] But he is generous with you so that you can be generous with others. And if you are generous with your money, God will more likely to be generous with you. So that's the first key thing that Proverbs is showing us.

Hard work, it tends towards wealth. There's a correlation. And the opposite is also true. Laziness, that tends towards poverty. But here's the second thing we must see, and that's this.

Prosperity isn't everything and doesn't ultimately satisfy. So we've seen that wealth is a blessing from the Lord. It comes through hard work. But we also must realize that wealth is not everything. It cannot ultimately satisfy. And that is a warning that Proverbs issues over and over. Chapter 23, verse 4. Having said before that hard work and toil leads to prosperity, here's chapter 23, verse 4. Do not toil to acquire wealth. Be discerning enough to desist. When your eye lights on it, it is gone. For it suddenly sprouts wings, flying like an eagle towards heaven.

[ 24 : 59 ] See, wealth, it can be flighty. It can disappear in an instant like an eagle suddenly and magically sprouting wings and setting off to the heavens.

And so Proverbs is saying it would be foolish to toil to the point of being a workaholic, to chase something as ephemeral and fleeting as worldly wealth.

Do not put all your hopes in wealth, says Proverbs. Wealth can deliver many good things. But there are many things it can't deliver.

And you will be bitterly disappointed if you don't be realistic about that. Here are some things that are better than wealth. Proverbs 15, verse 16.

Better is a little with the fear of the Lord than great treasure and trouble with it. Proverbs 16, verse 16. How much better to get wisdom than gold.

[ 25 : 57 ] Wisdom is better than gold. Chapter 16, verse 19. It is better to be of lowly spirit with the poor than to divide spoil with the proud.

Chapter 17, verse 1. Better is a dry morsel with a quiet house than a house full of feasting with strife. You see, you can be the richest man in the world and yet miss out on what really matters.

Willie was mentioning at the prayer meeting Jeff Bezos and his quest for eternal life. He is apparently a significant investor in Altos Labs.

That's an age reversal firm which is on the scientific quest for immortality. And Jeff Bezos has piled some money into that. But you see, his billions, his billions can't buy him that.

What he seeks, immortality is actually available to all. From the lowliest of the low to the richest of the rich. See, the Bible teaches us that eternal life is offered to all who at the news of Jesus' life, his death, his resurrection, his ascension, his return to judge the world.

[ 27 : 10 ] Eternal life is offered to all who would turn and repent and believe in Jesus for the forgiveness of their sins and for the gift of eternal life. Money cannot buy you that.

And that is surely more valuable than anything that wealth can get you. Better is a little with the fear of the Lord, says Proverbs.

You can live in the smallest of flats, in the least desirable of areas, with the most meager of bank accounts, and still be better off than Jeff Bezos because you fear the Lord.

That is better. That is better than Bezos' billions. Fear of the Lord is better than that. See, wealth cannot get you what truly matters in this world and for the world to come.

Wealth can do nothing about that. Only fear of the Lord. So hard work, it tends towards wealth, but be careful.

[ 28 : 15 ] Because wealth is not ultimate. It isn't everything. And it can't ultimately satisfy. One final principle we look at this evening. Prosperity, although a blessing, it does tend towards temptation.

Yes, it's a blessing, but it tends towards temptation. Wealth is a gift from God. We've seen that. But as with all gifts, it can be abused. And money presents a significant temptation to sin. That is why the Bible talks about it so much. There's nothing inherently wrong with money, with gold or silver.

But it's the desire for wealth. That's the issue. There is something in the heart of man. We are by nature sinners and we misuse wealth. You see, money can't give you any of the things you ultimately need.

It can't make you holy. It can't make you righteous. It can't save you from your sins. Wealth is a sign of blessing.

[ 29 : 23 ] But it's also one of our biggest temptations because wealth entices us to boast in ourselves. It promises to be your self-worth.

It promises to make you self-sufficient. It invites you to boast in something other than the Lord. Those words from Deuteronomy 8, which we read earlier, are so pertinent.

Let me read again some of them. It says, Take care lest you forget the Lord your God by not keeping his commandments and his rules and his statutes, which I command you today.

Lest when you have eaten and are full and have built good houses and live in them, and when your herds and your flocks multiply, and your silver and your gold is multiplied, and all that you have is multiplied, then your heart be lifted up.

And you forget the Lord your God. Beware lest you say in your heart, my power and the might of my hand have gave me this wealth.

[ 30 : 26 ] You shall remember the Lord your God, for it is he who gives you power to get wealth. Beware lest you say in your heart, my power and the might of my hand have gave me this wealth.

Please, can you take that out, please? Beware lest you say in your heart, my power and the might of my hand have gave me this wealth.

You shall remember the Lord your God, and go after the other gods and serve them and worship them. I solemnly warn you today that you shall surely perish like the nations the Lord makes to perish before you, so you shall perish, because you would not obey the voice of the Lord your God. You see, God gives abundant wealth, but there is a risk in the enjoyment of riches. There is a risk that we stop thanking God, and we think that the wealth that we have is solely down to our efforts. We think it's because of us that we have all these things that we enjoy. So John Wesley, writing in the 18th century, makes this observation. He said, whenever Christian virtue flourishes, people are hardworking and frugal and honest.

[ 32 : 03 ] And that cannot help but produce wealth. But then as wealth increases, it leads to a decline in true religion.

Increase in wealth tends towards a decline in true religion. Colton Mather, a Puritan writer, makes the same point. He says, faithfulness begat prosperity, and the daughter devoured the mother. Faithfulness begat prosperity, but the daughter devoured the mother. And we need to heed that warning, don't we? We live in a wealthy nation. The things we are able to do, the places we live, the food we eat, the things we can have at the click of a button, we are wealthy.

God in his goodness can and does bless his people with wealth. But that wealth presents a significant temptation, and we must be wary of it.

Remember that wealth is not ultimate. We need to heed the warning from the Apostle Paul, 1 Timothy chapter 6. He says this, See, wealth is a blessing, but it does also present real temptations.

[ 33 : 59 ] And so we need to be in our guard, don't we? To pay careful attention to our own hearts and to all that God reveals to us in his word about wealth. It does provide a real temptation, a temptation to draw us away from thanking our Father, drawing us away from the faith.

And so we've got to hold many things in tension, as we've seen just a sample from Proverbs. There are things we've got to hold in tension in terms of what the Bible teaches us about wealth.

On the one hand, you will probably acquire more money if you work hard and are full of wisdom. But on the other, if all you care about is getting more money, you are the biggest fool.

On the one hand, money is a blessing from God. But on the other, you are even more blessed if you give it away. On the one hand, God gives you money because he's generous.

But on the other hand, he is generous so that you can in turn be generous with others. On the one hand, it is wise to accumulate and to save money.

[ 35 : 10 ] But on the other, don't think that money can ever provide real security. On the one hand, wealth is more desirable than poverty. But on the other, wealth is not as good as righteousness, humility, wisdom, relationships, or the fear of the Lord.

All those things are better than wealth. And so we've got to live with those tensions when we think about wealth. And wealth is all around us. We're dealing with it all the time.

And so we would do well to heed all the problems teach us about wealth and our money and about our work. I think it's appropriate that we finish with another proverb, which can have the last word, and this can be our prayer.

Chapter 30, verse 7. Well, let's pray, shall we, and ask God to help us.

Father God, we thank you that you are good and a generous God. We thank you for your word to us.

[ 36 : 36 ] And we ask that you would help us to live well and wisely in your world and that we would give you glory. And we ask that you would give us neither poverty nor riches, but give us all that we need.

And keep us from denying you, the giver of all our good gifts. So help us, we ask. In Jesus' name. Amen. Amen. Amen. Amen. Amen. Amen. Amen. Amen.