

Wisdom for Life: Don't Idolize Wealth

Proverbs 10:15; 18:10-11

Preached by Pastor Jason Tarn to HCC on April 5, 2020

Introduction

- ❖ Well, church, like you I'm adjusting to doing everything from the comfort of my own home. I never imagined myself having to preach a sermon in my house. And initially I thought to myself, "How strange is that? Preaching in my living room?" **But then it hit me how privileged we are** – to be a church that has a church building in which we can gather each Lord's Day; in a sanctuary; with pews; with an audio system; and that's where we expect to hear the Bible preached. That's normal for us.
 - But throughout the world – and even in our country – there are countless churches gathering in homes and preachers have been preaching in living rooms long before this pandemic. That's their normal. And even though it's strange to us – that's a true expression of the local church.

- ❖ Now granted, preaching to a camera without anyone else in the room is *not* normal – and as I mentioned before, this virtual format is just us adapting to the situation we find ourselves in. I don't want this virtual preaching to ever feel normal.
 - But when if we're talking about the setting – preaching in a living room instead of a church building – **the fact that I initially found it awkward and strange, reveals just how privileged I am.** Just how wealthy I am. I get to pastor a church that owns a building. And no matter how much we wish it could be renovated or expanded, let's just recognize how privileged we are. Sure, living under the shadow of all the huge megachurches in our city, we might feel pretty average. **But compared to the global church, we are definitely a wealthy church.**
 - Sometimes it takes a crisis like a global pandemic for us to realize just how privileged and wealthy we are, and how wealth give us a significant advantage over churches and communities that have far less.

- ❖ That's basically what we're going to see in the book of Proverbs this morning. We're going to study a few proverbs that have to do with wealth. We're in this section within our series where we're no longer walking through whole chapters anymore. By the time you get to Proverbs 10, we're introduced to a laundry list of proverbs that don't necessarily have a clear, continuous theme. So as we said before, we're going to be looking at them individually and focusing more on a particular topic each time.
 - **So for today the topic is wealth. And I'm not here to speak negatively about having wealth.** You might expect to hear a sermon that makes you feel bad for having wealth. Isn't that what preachers like to do? They like to make us feel guilty for having money and for not giving away enough of it.
 - And doesn't the Bible say that money is the root of all evil? Well actually no, that's *not* what it says. 1 Timothy 6:10 says, "The *love* of money is the root of all kinds of evil." **The Bible condemns greed – the love of money – but it doesn't condemn the possession of money itself.**

- ❖ That's what we're going to see in Proverbs. **We're going to see that wealth is a blessing.** So we shouldn't take it for granted. And at the same time, we shouldn't speak of poverty as if it were a virtue. In times of trouble – like a global pandemic – it's clear that there's a significant advantage in being wealthy over being poor. Let's not kid ourselves about that fact.
 - **But at the same time, let's not kid ourselves into thinking that having wealth is enough – that wealth can be a rock of refuge or a strong fortress.** Don't look to you wealth and privilege as a source of security. That's where we tend to err – that's where we go wrong. I've got three warnings, as we look to Proverbs: (1) Don't despise your wealth. (2) Don't trust your wealth. (3) Don't waste your wealth.

Don't Despise Your Wealth

- ❖ So let's start with our first warning: **Don't despise your wealth. In other words, recognize it for the blessing that it is.** If you study all the proverbs that have to do with wealth, half of them are going to speak positively about it and count it as a blessing (10:22; 12:27; 13:7; 19:14; 29:3). Now, of course, the other half is going to warn us against putting our trust in our wealth (13:11; 11:4). We'll get to that in our next point.
 - The point we're making here is that having wealth is a blessing from the Lord. That's what we read **Proverbs 10:15**. Let me read it again, "*A rich man's wealth is his strong city; the poverty of the poor is their ruin.*"

- ❖ There's an obvious contrast being made between the rich man and the poor, and it's clear that the rich man is in a more advantageous position. In that sense, he's blessed. Keep reading in **Proverbs 10:22**, "*The blessing of the LORD makes rich, and he adds no sorrow with it.*"
 - So having wealth is a blessing. And sure, maybe you've heard someone describe poverty as sometimes being a blessing in disguise. But I doubt it was an actual poor person who said that. According to Proverbs 10:15, poverty ruins people. No one should count it as a blessing.

- ❖ **Just think about how this present crisis has disproportionately affected poor families and the homeless community.** It also has exposed the significant privilege we enjoy due to our relative wealth – privileges that we simply take for granted.
 - Take social distancing for example – this Stay-at-Home order in particular. Obviously, it's affected all of us. Our lives are completely changed. Most of us are adjusting to having to work from home, to homeschool our kids, to ration our toilet paper. It's a hard time for all of us. We miss our normal routines. We miss our friends and extended family. We miss each other!
 - But in reality, we're going to be fine. The vast majority of us are salaried employees. Our paychecks are direct-deposited to our banks anyways. We have a home to “stay at home” in. We have Wi-Fi that keeps us connected. That allows us to keep working, and shop online, and stream entertainment, and stay in touch with friends and family.

- ❖ Please understand, I'm not making light of our suffering. Maybe you've gotten sick like me. Maybe you've been laid off. Maybe your financial portfolio has taken a huge hit. I'm not trying to diminish the significance of any of those losses.
 - But I am trying to put them in perspective. **Compared to the average Christian around the world, we enjoy a relative wealth and privilege.** We have ready access to shelter, nutritious food, healthcare, education, etc. Imagine if you didn't even have a home to "stay at home" in. Imagine if you had to live paycheck by paycheck – and there's no work for you to earn another one. And the fact that these are realities we can sit back and only imagine – that speaks to our privilege.

- ❖ Look, I'm not trying to make you feel guilty. **But I am trying to make you feel thankful.** Our relative wealth is a blessing from God. Don't despise it. Don't take it for granted. And don't make light of how ruinous poverty can be.
 - It's fair to say that simplicity is a Christian virtue. You could argue the same for frugality. **But poverty – poverty is no virtue. Poverty is a consequence of the Fall.** Poverty wouldn't exist if not for the fact that we're living in a sin-cursed world. So no one should seek poverty. **We should grieve poverty, and give thanks for every time God lifts someone out of poverty or keeps us from falling into it.**

- ❖ "*The poverty of the poor is their ruin.*" I know many of you don't consider yourself wealthy. But who are you comparing to? The reality is that even you high school students and college students – who have no job – live in privilege. And those of you with mounting school debt, are preparing for professions where you'll be fine so long as you're responsible.
 - Very few of us would fit under the category of the poor. So acknowledge your wealth. Don't despise your wealth. **See it as a blessing. And once you do, then ask yourself, "How can I bless others? How can I be a blessing"** How can I help alleviate the ruinous effects of poverty? I'll give you some ideas in a minute.

Don't Trust Your Wealth

- ❖ But right now, I want to turn to our second warning. The first was: Don't despise your wealth. The second is this: **Don't trust your wealth. Don't treat it like a security blanket. That's one of the biggest temptations for those with wealth – we turn to it for security.**
 - Look back at Proverbs 10:15, "*A rich man's wealth is his strong city.*" Now in contrast to the poor and his poverty, the rich man's wealth is a blessing – it's like living in a strong city that can withstand ruinous effects.
 - But now let's look at **Proverbs 18:10-11**. I'll read it again, "¹⁰*The name of the LORD is a strong tower; the righteous man runs into it and is safe. ¹¹A rich man's wealth is his strong city, and like a high wall in his imagination.*"

- ❖ So notice how the contrast is different in these verses. As you can see, the first half of v11 is an exact quote of Proverbs 10:15, “*A rich man’s wealth is his strong city.*” **But here the rich man is contrasted – not against the poor man – but against the righteous man.** And the righteous man is the one who runs to the LORD for safety. The name of the LORD is his strong tower. But for the rich man, it’s his wealth. He runs to his wealth for security.
- ❖ I think it helps to remember that ancient cities were walled and fortified. I know we don’t immediately think of high, impenetrable city walls because we’re modern people living in modern cities. Sure, we have city borders, but there’s no need for erecting any walls.
 - You have to travel to Europe or Asia and visit the ruins of old city walls. Or if you’ve ever been to Quebec, you can see the old ramparts of Quebec City that were built and fortified during The French and Indian War. Those visuals remind us of how important and how privileged it was to live in a strong city.
- ❖ **In the ancient world, outside the city – beyond its walls – were dangers untold.** If you lived in a village, outside of the city, you were subject to the unyielding forces of nature. A powerful storm, a mighty flood, a forest fire – might destroy your home, your village. You’d be in danger of wild animals on the prowl. You’d be in danger of invading forces – enemy tribes or nations attacking. If you’re not in a city, if you’re not behind the defenses of a strong city wall, then you’re at great risk for ruin.
- ❖ And all that makes sense, since we’ve already said that having wealth is a blessing – like living in a strong city is a blessing. But look at Proverbs 18:11. It doesn’t say that a rich man enjoys the blessing of living in a strong city or that his wealth is like a strong city. No, it says, “[His] wealth *is* his strong city, and like a high wall in his imagination.” Another translation puts it, “they imagine it an unscalable wall.” **The rich imagine their wealth to be an unscalable, impenetrable wall that will keep them safe and secure.**
- ❖ Look, it’s one thing to appreciate the relative wealth God has given you – to count it as a blessing. **But it’s a completely different thing to trust in your wealth as a source of security.** To treat it as a security blanket that brings you comfort and peace.
 - I think, for most of us, that’s our biggest temptation. **We’re typically not tempted towards a lavish, reckless lifestyle where we’re misusing and abusing our wealth.** That’s not our temptation. I assume, for the most part, we’re pretty responsible with our money. We’re financially risk-averse. We save up and have an emergency fund in case of unexpected crises like what we’re going through right now. **So our temptation is not towards misusing wealth. It’s towards trusting it.** Relying on it as our source of security – as our strong city.
- ❖ With the crash of the stock market recently, I’m not surprised if God is using it to expose this danger in our hearts. Maybe he’s exposing how our financial portfolios, our retirement funds, our equity investments are turning into city walls in our minds. We were imagining them to be unscalable walls. Two months ago, we couldn’t have imagined these walls crashing down.

- ❖ Maybe this is God showing you something about yourself. **When trouble comes your way, when a crisis hits, where did you run to?** Did you run to your wealth? Did you turn to your investments and your savings as a source of security?
 - You know that's the case if you're panicking right now over the stock market. If you're panicking over the financial future of your family or of our country – then unless there's a responsible action you can take to affect the future (and I doubt there really is anything you can do) – then all that panicking is doing you and your family and this country no good. It's just revealing what you ultimately trust in.

- ❖ **There are two types of people right now who aren't panicking over the crashing stock market.** The first are poor people – they have other things to panic about – but it's not the market because they had no wealth to trust in, in the first place.
 - The second type of person who's not panicking over the stock market is the righteous. And it's not because they're better than you. It's not because they're stronger than you or that problems never bother them. **No, the righteous are simply those who trust in the LORD God as their strong tower.** When trouble comes, when a crisis hits, they run to the LORD to be safe and secure.
 - Does it mean they never have fears – that they never worry? Of course not. **But the righteous are the ones who believe that I could lose everything but as long as I have the LORD (and he has me) – I'll be fine in the end.** *“Let goods and kindred go; this mortal life also; the body they may kill; God's truth abide still; His kingdom is forever.”* That's the attitude of the one who looks to the LORD as his strong tower. He can withstand the day of trouble. He can endure even the day of his own death.

- ❖ It makes me think of that parable of Jesus about that rich man. Who trusted in his wealth. It was his security. It was his strong tower. So with the more crops he produced, he built larger barns to store it all in. And once his peace of mind was stored up behind what he imagined to be unscalable walls of wealth, he said to himself, *“Soul, you have ample goods laid up for many years; relax, eat, drink, be merry.”*²⁰ *But God said to him, 'Fool! This night your soul is required of you, and the things you have prepared, whose will they be?’*” (Lk 12:19-20)

- ❖ Friends, the entire book of Proverbs is a warning not to be that Fool. **Don't be the one who is unprepared for death because you've run into the wrong tower.** Because you've hidden yourself behind the wrong set of walls.
 - Your wealth is worthless on the day of judgment. How is money going to stop death? How is money going to prevent tragedy? Wealth is no refuge. It's not a strong tower. Only God is. **Your relationship with the LORD is the only sure investment.** He's the only strong tower for you to run to.

Don't Waste Your Wealth

- ❖ I hope you see how these proverbs are trying to draw that careful balance. **On one hand, be grateful for your wealth.** Don't despise it. Don't feel guilty for having money or having the ability to make money – and a lot of it. That's a blessing. And like with every blessing we receive – use it to bless others. So don't despise your wealth.
 - **But on the other hand, don't trust your wealth.** Don't assign to it the task of keeping you safe and secure. That's blasphemy. That's idolatry. Because that's God's job. The LORD is to be your strong city – not your money.
 - So here's the third warning: We're not going to despise it; we're not going to trust it – but we are going to make sure that we don't waste it. **Don't waste your wealth. Don't waste your wealth by letting money use you. Instead you use money for God and for good.**

- ❖ If you think back to that parable Jesus told, he ends it by saying, *“So is the one who lays up treasure for himself and is not rich toward God.”* (Luke 12:21) **In other words, the Fool is the one who hoards his riches; wastes his wealth; and fails to be rich towards God.**
 - The Wise, on the other hand, are going to steward the wealth that has been entrusted to them; to use it for good; and to ultimately be rich towards God.

- ❖ **Now let's clarify what it means to be rich towards God. On one level, it does refer to giving to God.** It refers to our tithes and offerings. And during a time like this, when we can't physically gather for services and have an offertory, it's important to be reminded to still be faithful in giving to God and his church. I want to encourage all members to still keep up your regular pattern of giving – utilizing our online option.
 - But remember, we're rich towards God – we give to his church and to the furtherance of gospel ministry – not because God has needs. He owns a cattle on a thousand hills (Ps 50:10). The earth is the Lord's and the fullness thereof (Ps 24:1). **Remember, when we give to God, we're just giving back what already belongs to him.**

- ❖ Don't give out of the assumption that God has needs, and when you give don't even focus on the church's needs. **Focus, first and foremost, on worshiping God.** When you give, when you're rich towards God, you're proclaiming to God – and to yourself and to the cosmic powers of this present darkness – that money is not your master but that the LORD is.
 - Listen to what Jesus taught in **Matthew 6:24**. He said, *“No one can serve two masters, for either he will hate the one and love the other, or he will be devoted to the one and despise the other. You cannot serve God and money.”*

- ❖ You can't serve two masters. **Now you could serve two employers. You can have two jobs.** You can manage that. An employer only expects your loyalty and dedication while on the job, during those work hours. If you can manage two jobs within 24 hours, that's your choice.

- But a master is different. A master expects your loyalty and dedication 24/7. There's no me-time. Masters demand your full allegiance. That's why you can't serve two at a time. **That's why you can't serve God *and* money. You're going to end up using one as a tool to serve the other.**

- ❖ And let's be clear. **God is no tool.** He knows when your true loyalty lies with your wealth, and when you're really worshipping him and praying to him – hoping that he'll preserve or even increase your wealth. God knows when he's being treated like a tool.
 - The fact is he created money to be the tool. Money was never meant to be a master. Don't let it use you. You're not meant to be under its control. No, God intends for you to use money. Money is your servant. **Our true Master gave us money as a tool that we can wield in service of his glory and the good of others.**

- ❖ **So don't waste your wealth by serving it – by letting it use you all the time. Instead, put it to good use like your Master/Lord always intended.** So let's think about a good use. Let's go back to talking about the poor and how poverty is their ruin. I said I'd give you an idea of how to take the blessing of your wealth and to bless others with it.
 - **I'm sure you've heard in the news that a huge stimulus package was passed by Congress, so that, very soon, many of us will be receiving an unexpected check.** Now for some of you that stimulus money might be a Godsend that gets you through another month of this Stay-at-Home order where you can't work.

- ❖ **But for most of us, extra money would be nice, but it's just that – it's extra.** We could think of a number of good uses for it and none of options would be bad or sinful. We could apply it in our kid's college fund. We could put it aside for future home renovations. Those are all good ideas, but none of them are meeting basic needs that we can't afford right now.
 - Look, in the end, what you do with your stimulus money is between you and God. But just remember how blessed you are to be spared the ruinous effects of poverty. And however you do it – find some way if not this way – to be a blessing to the poor who are particularly affected by this present crisis we're in.

- ❖ And of course, there will some of you who won't be getting a stimulus check – because you make too much. I think we're all relatively wealthy, but some of you are more than others. So even though you won't be getting a check, maybe you could take the amount that you would've received had you been eligible, and put that to use for God and for good.

- ❖ **Church, whatever God wants you to do; however you feel led to help – just remember to let the gospel be your guiding principle.** That's all I ask of you. Right now, we see headlines everyday about this or that celebrity or sports figure or CEO who is donating millions or billions of dollars to getting ventilators or masks to hospitals and hard hit places.

- ❖ If you're like me, you're probably thinking, "Wow, that's generous. That's really awesome. I'd do the same if only I were in their shoes, if only I had their kind of wealth." But don't you see? **If you're a Christian, you're actually richer than you think.** That's what the gospel tells us.

- ❖ Actually, the gospel first reminds you that you're poorer than you imagined. **It says everything you have – your house, your wealth, your investments – it all belongs to God.** You don't own a thing. You're spiritually poor. Everything in your life is a handout from God. Yes, you put in those long hours. You put in the hard work. You earned that degree.
 - But the Bible says in God we live and move and have our being. That he gives to all mankind life and breath and everything. That he determined the times set for us and the exact places where we should live (cf. Acts 17:25-28).
 - In other words, you didn't choose your parents or where you'd be born or what kind of opportunities you'd have growing up. That was God. And the knowledge in your head, the strength in your arms, even the breath in your lungs is all a gift from God.

- ❖ **The way you know you've internalized the gospel is when you no longer feel privileged.** You still recognize you have privileges. But you no longer act privileged or entitled. **You no longer feel superior to the most inferior panhandler of the side of the road.** You can look at him and say, "*But for the grace of God, go I.*"

- ❖ **But for the righteousness of Christ freely given in the gospel, that's exactly how I look before God.** I'm in filthy rags standing before a holy God (Isa. 64:6). But Jesus saved me. Jesus took away my filth and covered me with his righteousness. Though he was rich, yet for my sake he became poor, so that by his poverty I might become rich (2 Cor, 8:9).
 - Not merely in material riches – but ultimately in spiritual riches. We've been given the kingdom. Only the Son of God deserves the inheritance, and yet in the gospel he shares his heavenly inheritance with us. We are co-heirs with Christ (Rom. 8:17).

- ❖ **Christian, do you realize how rich you are in Christ?** When we look at life from this gospel perspective, it makes hoarding wealth seem pretty foolish. **We have every reason to be as generous (or more so) than the most charitable CEO or celebrity.**
 - When you truly believe you're rich in Christ, that does something. It loosens your grip on earthy riches and frees you to generously give to serve the good of others, especially the poor and needy. Especially during a time like this.