

Connection with Unit Theme: To complement the small group study *Re-Finance: Ancient Wisdom for Modern Money Management* these sermon outlines will use the same Scripture passages as the small group study, so the pastor can reinforce the study from the pulpit.

Introduction: Money is merely a means, a medium of exchange. Being neither good nor bad, right nor wrong, it is emotionally neutral. Yet it plays havoc on many people. Money has a dark side, a diabolical and devilish disposition that leads many a person to ruin and hardship. Time and time again the Bible warns of money's dark under belly. The writer of Proverbs does that here.

1. Work doesn't always lead to wealth (23:4).

Our society—parents, school system, popular thought—leads us to believe that if we work really hard, the payoff will be an abundance of wealth. So we wear ourselves out, toil day in and day out, become weary in an effort to get rich.

Granted the person who works hard is in a better position to acquire wealth. The Proverbs are replete with statements, examples, and injunctions abhorring laziness. But, beware there are many people who became wealthy without the work that many people are putting in day after day.

I read of a wealthy man giving a talk about how he became wealthy. He attributed his wealth to hard work and old-fashioned "know how." He said, "One day I found a nickel. I bought an apple and sold it for a dime. The next day I bought two apples and sold them, earning 20 cents. The next day my grandmother died and left me her fortune."

Don't be confused; many a person has become wealthy because they owned property where the new interstate was coming through or the new mall was to be built. Others have gotten wealthy by being in the right place at the right time. Or have achieved their fortune through inheritance, lottery winnings, or law suit. Work doesn't always lead to wealth, so inherent in that is a reminder not to overwork.

2. Wealth is fleeting (23:5).

Wealth is not lasting. It has a transitory nature. It can take flight like a bird. It is here today and gone tomorrow.

The Bible warns of money's disappearing nature.

- Consider King Nebuchadnezzar in Daniel 4. He had power and wealth. But when a strange and mysterious insanity came over him, he lost it all.
- Consider the Rich Fool in Jesus' story: "But God said to him, 'You fool! This very night your life is demanded of you. And the things you have prepared—whose will they be?'" (Luke 12:20). He thought he could lay back, take it easy, and his money would take care of him. His money and possession would not accompany him where he was going. U-Hauls don't follow hearses.

- Consider the words of Paul: “For we brought nothing into the world, and we can take nothing out” (1 Timothy 6:7). We shall depart this world as we came in. We came into the world empty-handed and we leave it empty-handed. The old proverb is true: There are no pockets in a shroud. We always know the answer to the question: “How much did he or she leave behind?” Everything. “You can’t take it with you” is not just a cute statement but a hardened fact.

Delitzsch wrote, “What has been gained by many years of labor and search, often passes away, suddenly, is lost in the moment.”

Ask most lottery winners, professional football players, or, for that matter, anyone who brings home a paycheck, about the fleeting nature of money.

3. Wealth can cause us to forget God (30:8-9).

One of the grave dangers of wealth is that it can cause us to become self-sufficient, no longer needing God. Is this the reason that Jesus said it was easier for a camel to go through the eye of a needle than a rich man to enter heaven?

Bill grew up in church, active in the youth group, committed to following Christ. Following college he returned home, started his own business, became active in church once again. As his business grew and his bank account increased, he began to buy more “toys”—a lake house, boat, vacations, trips out of state. In time, his attendance at church waned to where it was almost nonexistent. After a long stretch away from church, he reflected on the slippery slope he was on. He became convicted that it was his wealth that caused him to drift away from God. He made a radical decision to sell his toys, control his calendar, spend time with God, and be faithful to church once again.

Bill came to realize that if we don’t keep our eyes on God, we can become so absorbed in the gifts we miss the Giver, so enamored with the blessing we forget the One who blesses, so captivated by material things we forget the Maker of those things. Maybe that is why the writer of Proverbs instructed only to “cast a glance at riches” (23:5).

Instead we need to keep our focus and concentration on God. This comes through daily prayer. To avoid the dangers of wealth, we need to pray the prayer that Agur prayed in Proverbs 30. Which, by the way, is the only prayer recorded in Proverbs. Agur’s prayer was not for wealth or for poverty, but for his daily needs to be met. All he wanted was enough money to provide for his needs each day.

Isn’t this what God provided the Israelites when they wandered in the desert? He provided manna—just enough food for each day. Anyone who hoarded extra manna ended up with a worm-infested, rotting mess. God was teaching the Israelites that He would supply their needs but only on a day-to-day basis. Isn’t this what Jesus asked us to pray in His model prayer? We are to pray: “Give us today our daily bread” (Matt. 6:11). This great petition is more than a prayer request. This petition suggests something about a truly Christian lifestyle. This prayer is not an invitation to pray for material wealth or the latest convenience. Not that those things are wrong. We are to trust God for the things we really need.

That’s the point of Agur’s prayer: Trusting God for what he needed. What a wonderful outlook on life. We ask that God not make us too rich or too poor. Just to give us what is enough for this day.

A single mom who owned her own business was asked: “How’s it going?” She smiled and said, “We’re barely making it. June was tough. But I’ve got two jobs for July. We’re going to be okay for July. That’s the way it is. Just when we’re about to run out, God

brings a little more work in.” This lady discovered what those who have an abundance of money often never discover. She knew that God was providing for her needs.

When we keep our eyes on Jesus and view money properly, we, too, will discover that God will meet our needs.

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