

## Making Money Count

### Proverbs 11.24-28

Scripture reading: Luke 19.11-27

The hugely popular game called *The Game of Life* has actually been around for more than 200 years. But the game has changed so dramatically that the original would hardly be recognisable beside the contemporary.

In its original form, the game table resembled a chequer board, and the objective was to score 100 points between infancy and death. Points were gained for virtues – like honesty and perseverance – and lost for vices – like gambling and idleness. The game's main point was, "Life is a voyage that begins at birth and ends at death. God is at the helm, fate is cruel, and your reward lies beyond the grave."

In 1960, the Milton Bradley Company released a commemorative edition. It sold 35 million copies. In this revised version of the game, virtue is no longer the ultimate goal. Money is. The winner is whoever, at "Life's Day of Reckoning", has the most money and is thereby able to retire to Millionaire Acres.

In the 2011 version, the game has evolved further. Players no longer follow a prescribed route through life. Instead, they can do whatever they want. If they earn enough points, they can reward themselves with a sports car. The box says, "A Thousand Ways to Live Your Life! You Choose." Values are up-for-grabs—you get as many points scuba diving as you get donating a kidney. Nevertheless, money is still the goal: "Do whatever it takes to retire in style with the most wealth at the end of the game."<sup>1</sup>

The Game of Life is an accurate reflection of popular values. How much do virtues really matter? Not much. Money matters. "He who dies with the most toys, wins."

Spending in Australia, despite news of a retail slump, is at record highs. The Sydney Morning Herald reported this past week that credit card debt is a staggering \$50 billion dollars with a whopping \$36.3 billion accruing interest at around 20% -- that's an annual interest bill of \$7 billion! In the last 5 years, Australian credit card debt has ballooned by 30% -- which means not many people are paying the things off. No wonder 1 in every 3 Aussies admit that they are in trouble with credit card debt.<sup>2</sup>

If life were a game, it seems that most of us are heading for the Poor Farm, not Millionaire Acres.

How are you doing financially? Actually, that is the wrong question, isn't it? We need to get back to the original form of the Game of Life and ask ourselves, how am I doing spiritually?

The magazine Spirit of Revival makes a biblical point:

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<sup>1</sup> Jill Lepore, "The Meaning of Life," *The New Yorker* (5-21-07)

<sup>2</sup> <http://www.smh.com.au/business/credit-card-debt-swells-to-record-50-billion-20120112-1pwqe.html>

*The way we handle our money is perhaps the truest indicator of the spiritual condition of our heart. The Bible contains more than five hundred references to prayer and almost five hundred references to faith, but there are more than two thousand references to money and possessions. Out of thirty-eight parables that Jesus told in the Gospels, sixteen deal with how we handle our money. Jesus said more about money and possessions than about heaven and hell combined.*<sup>3</sup>

Our topic this morning from Proverbs is money. If you truly want the Good Life, you must . . .

Sermon in a Sentence: **Never make money your goal.**

Proverbs 11:24-28 (ESV)

<sup>24</sup>One gives freely, yet grows all the richer; another withholds what he should give, and only suffers want. <sup>25</sup>Whoever brings blessing will be enriched, and one who waters will himself be watered. <sup>26</sup>The people curse him who holds back grain, but a blessing is on the head of him who sells it. <sup>27</sup>Whoever diligently seeks good seeks favour, but evil comes to him who searches for it. <sup>28</sup>Whoever trusts in his riches will fall, but the righteous will flourish like a green leaf.

In these verses, we find three goals that are more noble than money – though money has something to do with each. Remember, **never make money your goal**. Instead, choose these three alternative goals, and you will be on your way to the Good Life:

## 1. To give generously (vv 24-25)

Charles Haddon Spurgeon said, *“Earn all you can, save all you can, and then give all you can. Giving is true having, as the old gravestone said of the dead man, “What I spent I had, what I saved I lost, what I gave I have.”*<sup>4</sup>

Look again at our text.

Proverbs 11:24-25 (ESV)

<sup>24</sup>One **gives freely**, yet **grows** all the **richer**; another **withholds** what he should give, and only **suffers want**. <sup>25</sup>Whoever brings blessing will be **enriched**, and one who waters will himself be **watered**.

Do you see the correlation between giving and prosperity? Between hoarding and bankruptcy?

There are a couple qualifications that we find here, and these are significant.

- A. **Giving must be done “freely” or liberally.** The picture is of a farmer sowing seed by hand. His objective is to have as big of a harvest as possible, so he generously slings the seed this way and that.

Would that be an accurate illustration of our generosity?

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<sup>3</sup>*Spirit of Revival*, November 1987, 13.

<sup>4</sup>Charles Haddon Spurgeon, *John Ploughman’s Talks* (New York: Sheldon & Company, n.d.), 139.

Dick Smith, as you may know, is on a campaign against the lack of generosity in our society. He is particularly incensed by how little the richest people in Australia give. Whereas philanthropy used to be the norm, now it is rare.

But the rich are not the only reluctant givers in our country. Most people are so locked in with their mortgages, credit cards, cable TV, mobile phones, and the like that giving is at best an afterthought. “We don’t have any money,” people say. But the truth is that the average Australian spends more on rubbish bags than most people in this world spend on food.<sup>5</sup>

Yes, we can rally behind flood victims in Queensland, but why are so many churches and charities doing it tough? More than that, why are there so many neglected and lonely people in our society? It seems we have become little more than insular machines – unfeeling, uncaring, unhelpful.

Let’s do something radical and be generous givers. There are so many needs out there, we can’t meet them all. But let me recommend one that David introduced me to last week: Grace Ministries Overseas Aid. This local Sydney ministry is truly Bible-believing and helpful to poor children and orphans in India. All money donated goes to the child.

Give freely. Handfuls spread liberally, not one random kernel here and another way over there.

- B. Contrary to simple logic, releasing our wealth actually **secures our future**. It brings growth in riches, in blessing and in refreshment (watering).

Once again the picture is farming. The point is this:

2 Corinthians 9:6 (ESV)

<sup>6</sup> whoever sows sparingly will also reap sparingly, and whoever sows bountifully will also reap bountifully.

Those are the qualifications: freely and security. Now I need to add a clarification. Never think of this proverb like an investment fund. It is not promising a financial return – as in “give \$100 and you’ll get \$100 back with interest”. It is talking about the good life, which is something no money can ever buy.

Life’s greatest rewards are memories, not money. What price can we put on making someone’s day with a kind deed? On making a poor person’s meal with a donation? On making a child’s eternity with the news that Jesus saves?

Memories don’t come from money. They come from experiences with God and people that rarely cost a cent.

Most people would say “amen” to this . . . while still holding on to their money. That is the problem. We’re philosophically generous, but practically stingy. Hear some additional proverbs:

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<sup>5</sup> Rob Bell

Proverbs 27:24 (ESV)

<sup>24</sup> for riches **do not last forever** . . .

Proverbs 23:5 (ESV)

<sup>5</sup> When your eyes light on it, **it is gone**, for suddenly it sprouts wings, flying like an eagle toward heaven.

Proverbs 11:4 (ESV)

<sup>4</sup> Riches **do not profit** in the day of wrath, but righteousness delivers from death.

It seems that some of the richest people in the world agree with these proverbs.

- *I was happier when doing a mechanic's job.*—Henry Ford
- *Millionaires seldom smile.*—Andrew Carnegie<sup>6</sup>

Never make money your goal. Give generously instead. And don't limit your giving to money only. Give your time. Give your talent. And you will receive a return that exceeds your gift – the Good Life.

Perhaps we should take a moment right now to ask God, "What would you have me give?"

## 2. To earn responsibly (vv 26-27)

Proverbs 11:26-27 (ESV)

<sup>26</sup> The people curse him who **holds back** grain, but a blessing is on the head of him **who sells it**.<sup>27</sup> Whoever diligently seeks good seeks favour, but evil comes to him who searches for it.

It may be easiest to understand this proverb if I put it into the context of a story. Imagine that there is a farmer in Zimbabwe who has had a good crop after years of drought. The local people have been starving – at last they will have grain to buy at an affordable price.

But the farmer never brings his harvest to market. Instead, he sells it all to Saudi Arabia because they will pay a premium price that the poor Zimbabwean people could never pay.

Don't you think the people will curse the farmer, as the proverb says?

One of the problems with capitalism is a lost sense of responsibility for our fellow man. The bottom line is dollars . . . and if a distant country will pay more, or will produce the product for less, then let the neighbour starve.

Now before we go down a political train of thought, I want you to see how this mentality can corrupt us personally. Who is near to us? Our family. Our church family. Our neighbours. Our co-workers. Our classmates. What responsibility do we feel towards them? Is there something we have that they may need?

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<sup>6</sup>Morgan, R. J. (2000). *Nelson's complete book of stories, illustrations, and quotes* (electronic ed.) (575). Nashville: Thomas Nelson Publishers.

In the book *God So Loved, He Gave*, Justin L. Borger tells a story about a homeless woman who “earned responsibly”. When Borger found Tammy living under a bridge in Chattanooga, Tennessee, he had his church reach out to her by giving her vouchers to buy food.

But Tammy kept giving the vouchers to other people. Borger told her, “Tammy, you need to keep this for yourself. Otherwise you’ll run out of food.” But living under the bridge meant living with other needy people, and it was unthinkable for her to receive a gift and then not share it with others. So with an incredulous stare she asked Borger, “Why can’t I give some too?”

At first Borger protested Tammy’s generosity: “We’re giving this to *you*, not to everyone else you meet.” But then he realised that her sense of responsibility for others was commendable.<sup>7</sup>

There is a valuable lesson to be learnt from homeless Tammy – a lesson that illustrates this proverb well. What we receive – whether that be by wage or by gift – is not for us to accumulate, but for us to activate in responsibility for ourselves, for our family, and for others.

As we think about how to apply this principle, we should think first about the grace that is received for salvation. Does that not come with a responsibility to others? Surely there are people close to us who need salvation. Are we making this treasure of the gospel of Christ available? Or are we like the mythical Zimbabwean farmer shipping it all overseas, whilst the people nearest to us starve for the truth?

I like the conclusion Borger makes after relating his story about Tammy: “The good news is that God not only made us to be recipients of his grace but also participants in the movement of his own generosity.”

So let’s be glad God took responsibility for us, and did not spare His own Son.

2 Corinthians 8:9 (ESV)

<sup>9</sup>For you know the grace of our Lord Jesus Christ, that though he was rich, yet for your sake he became poor, so that you by his poverty might become rich.

And then let’s take those riches and distribute them responsibly to others – by our witness in word and deed.

Will you take a moment and ask God, “Who would you have me to show responsibility towards?” Perhaps it will be a spiritual matter like representing Christ to an unsaved person. Or perhaps it will be a practical matter like helping a family member or friend with a project or problem.

All we are saying with this second goal is “What responsibilities would God have you take up with the resources He has provided?” Obviously, we can’t be responsible for everyone and everything, but we can be responsible for someone and something.

Never make money your goal. Instead, have as your goal to give generously, to earn responsibly, and . . .

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<sup>7</sup>Kelly M. Kopic, *God So Loved, He Gave* (Zondervan, 2010), pp. 147-148

### 3. To believe unreservedly (v 28)

Australia, like most Western countries, has a reserve bank that controls interest rates. It also acts as security for the commercial banks – it is where they get their money to lend to you.

Reserve banks are good ideas for countries, but bad ideas for believers. What reserve do we need when God is our security?

This is the message of verse 28.

Proverbs 11:28 (ESV)

<sup>28</sup>Whoever **trusts in his riches** will fall, but the righteous will flourish like a green leaf.

Here riches are contrasted with righteousness. A person who makes money his goal – whether he hopes to achieve it by working extra or by luck through the lotto – will always end up disappointed. Righteousness – such as is only received by faith from God – is the only thing that will prevail and satisfy.

I like the words of the hymn:

*Riches I heed not, nor man's empty praise.  
Thou my inheritance now and always.  
Thou and thou only be first in my heart.  
High King of heaven, my treasure thou art.<sup>8</sup>*

Also these words from Proverbs:

Proverbs 10:22 (ESV)

<sup>22</sup>The blessing of the LORD makes rich, and he adds no sorrow with it.

Is God enough for you? Or are you holding onto money as your reserve . . . just in case God doesn't come through?

Please don't misunderstand me. I am not advocating recklessness with money – i.e. keeping no savings. Nor am I saying that it is a sin to store up superannuation for retirement, or to have investments. In the parable that was read out earlier in the service, it was the servants who invested wisely who were rewarded.

At issue is ownership. Who actually owns the resources we possess? Is it not God? Can we trust God to look after it . . . and us?

The acid test is worry. What makes us worry? When money is in short supply, are we insecure? Or is God enough?

Richard Sterns tells how he learned this lesson the hard way. *In 1987, the largest, single-day stock market crash since 1929 took place. In one day [my wife, Renee] and I lost more than one-third of our life's savings and the money we had put aside for our kids' college education. I was horrified and became like a man obsessed, each night working past midnight, analysing on*

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<sup>8</sup>Be Thou My Vision

*spreadsheets all that we had lost, and the next day calling in orders to sell our remaining stocks and mutual funds to prevent further losses. (Of course that turned out to be the absolute worst thing I could have done.)*

*I was consumed with anguish over our lost money—and it showed. One night when I was burning the midnight oil, Renee came and sat beside me. "Honey," she said, "this thing is consuming you in an unhealthy way. It's only money. We have our marriage, our health, our friends, our children, and a good income—so much to be thankful for. You need to let go of this and trust God." Don't you hate it when someone crashes your pity party? I didn't want to let go of it. I told her I felt responsible for our family and that she didn't understand. It was my job to worry about things like this.*

*She suggested we pray about it—something that hadn't occurred to me—so we did. At the end of the prayer, to my bewilderment, Renee said, "Now I think we need to get out the chequebook and write some big cheques to our church and ministries we support. We need to show God that we know this is his money and not ours." I was flabbergasted at the audacity of this suggestion, but in my heart I knew she was right. So that night we wrote some sizable checks, put them in envelopes addressed to various ministries, and sealed them. And that's when I felt the wave of relief. We had broken the spell that money had cast over me. It freed me from the worries that had consumed me. I actually felt reckless and giddy—"God, please catch us, because we just took a crazy leap of faith."<sup>9</sup>*

The writer of Proverbs actually thought a tight, week-to-week budget was desirable:

Proverbs 30:8-9 (ESV)

<sup>8</sup> Remove far from me falsehood and lying; give me neither poverty nor riches; **feed me with the food that is needful for me,** <sup>9</sup> lest I be full and deny you and say, "Who is the LORD?" or lest I be poor and steal and profane the name of my God.

Proverbs 16:8 (ESV)

<sup>8</sup> Better is a **little with righteousness** than great revenues with injustice.

Perhaps we should take a moment at this point to ask God, "How can I trust you more?" If there is something you have been worried about, give it over to God unreservedly right now.

You may have noticed that I titled this message, "Making Your Money Count". "Your money" – that's the problem, isn't it. As long as we call it "my money", we'll never pursue these three noble goals.

We must come to understand that all that we have actually belongs to God, and we are merely managers of it. From Proverbs, we learn how God wants His money managed:

**He wants us to give it generously.** So hold it in open hands and spread it liberally as God directs. We can't give to every need, but we can give to some, beginning with the "household of faith".

**Earn it responsibly.** What God gives to us – time and talent, as well as money – is to be used on behalf of those we are responsible for – beginning with our family, but also including our neighbour.

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<sup>9</sup>Richard Stearns, *The Hole in the Gospel* (Thomas Nelson, 2010), p. 213

Remember that Jesus defined neighbour in the parable of the good Samaritan as any human we encounter.

**Believe unreservedly.** The bottom line is that you can save money, but money will never save you. Righteousness, not riches, is the path to the good life.

Matthew 5:20 (ESV)

<sup>20</sup> For I tell you, unless your **righteousness** exceeds that of the scribes and Pharisees, you will never enter the kingdom of heaven.

Therein lies an insurmountable problem, though, because . . .

Isaiah 64:6 (ESV)

<sup>6</sup> We have all become like one who is unclean, and **all our righteous deeds are like a polluted garment.**

Thankfully, God made a way that we can be declared righteous . . .

1 Peter 1:18-19 (NLT)

<sup>18</sup> For you know that **God paid** a ransom to save you from the empty life you inherited from your ancestors. And the ransom he paid was **not mere gold or silver.** <sup>19</sup> It was the precious blood of Christ, the sinless, spotless Lamb of God.

Are you believing in Christ unreservedly? Have you trusted Him as your Saviour? Are you following Him as your Lord?

In the real Game of Life, there actually is a Day of Reckoning that determines your ultimate destiny. But that destiny is not Millionaire Acres or the Poor Farm; it is Heaven or Hell. Contrary to the board game, your bank balance will not be the determining factor. All that will matter will be Christ.

**Never make money your goal.** Make Jesus Christ your goal – to trust Him, to know Him, to serve Him.

Have you trusted Him?

If so, what are you making of the time, talent and treasure He has trusted to you?