

# Wisdom of Money (part 3)

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[ 0 : 00 ] Take your Bibles again and turn to the book of Proverbs in chapter 6. Proverbs chapter 6. For our scripture reading tonight, we're just going to read the first 11 verses.

Again, first 11 verses of Proverbs chapter 6. A wise father speaks to his needy son and says this, My son, if you put up security for your neighbor, if you've struck hands and pledged for another, if you have been trapped by what you have said and snared by the words of your mouth, then do this, my son, to free yourself since you have fallen into your neighbor's hands.

Go and humble yourself. Press your plea with your neighbor. Allow no sleep to your eyes, no slumber to your eyelids. Free yourself like a gazelle from the hand of the hunter, like a bird from the snare of the fowler.

Go to the ant, you sluggard. Consider its ways and be wise. Has no commander, no overseer or ruler, yet it stores its provisions in summer and gathers its food at harvest.

How long will you lie there, you sluggard? When will you get up from your sleep? A little sleep, a little slumber, a little folding of the hands to rest, and poverty will come on you like a bandit, and scarcity like an armed man.

[ 1 : 33 ] Well, we are back in the book of Proverbs to look at the topic of money this evening, and I'm absolutely convinced that the most important thing about handling your money is your...

Handling your money wisely, anyways, is your heart. Out of the overflow of the mouth, or out of the overflow of the heart, the mouth speaks. And it's very much the same thing with what you do with your money.

How you relate to your money is the overflow of your heart. It is a heart issue. It's not a quantity issue. It is a heart issue.

And so before you do anything, so before you think anything about your money, or do anything with it, we should be praying, unite my heart to fear your name.

Unite my heart to fear your name. That's the beginning of wisdom, Proverbs says. That's the beginning of handling your money wisely. And that's where we began a number of weeks ago when we were talking about and began this series, this little short series in the book of Proverbs on money.

[ 2 : 47 ] We didn't begin with baby steps, but with the question of who is worthy. Who is worthy of all my strength, all my wisdom, all of my wealth?

Revelation 5 makes it clear the lamb who was slain, who conquered the grave, whose kingdom is coming and has come.

He is worthy. He is worthy. This money is not ultimately mine. It's his. Because all things were made by him and for him.

It's his. And he's worthy of it. So the question is, how can I glorify God? How do I glorify God with my money? I've thought about this a lot in the last few years and looking at a lot of scripture.

And I hope you don't mind if I then just sort of coalesce some thoughts that I've had. And because I've come back to these and they've been helpful to me.

[ 4 : 02 ] We're going to go through and look at Proverbs again. But these are just some big picture ways that the scriptures talk about how we should handle and think about our money.

And really, that is my ground. My ground zero premise is we are called to be stewards. And my stewardship of the resources that God has given me should reflect out into the world God's glory and God's character and his worth and his majesty.

And so what does that look like? What does that look like? That's the big picture. That's the big idea. Then what does it look like as it sort of percolates into the different things that I do with money?

Just five very, very quick things. And then we're going to continue into Proverbs. One, God's greatest priority in the world. Is his gospel kingdom.

So seek first the kingdom of God. And all of these things will be added to you. What is God doing?

[ 5 : 18 ] God is saving. God is on the move. God is a missionary God. And so we say, here's my tithe and more. My money should be on the mission field.

My money should be following God where he is going. And he is going to the ends of the earth with the gospel. That means something here. That means something across the world.

That's number one. Is that my highest priority? I need to check my heart. That's God's greatest priority in the world now. Number two, my stewardship should reflect through contentment.

That Jesus Christ is my satisfaction. My stewardship should reflect through contentment that Jesus Christ is enough.

He's all I need. And so last time we talked and said, you know what? We should be gaining as much money as we can to do the things that God has called us to do.

[ 6 : 23 ] But here we want to add to that without going into covetousness, without going into discontentment, without going into idolatry, without going into greed.

Those things destroy my relationship with God. Those things are an enemy to my happiness, to my soul, to my relationship with God. And it says to those who are watching that really Christ is not enough.

He's not enough. I need to have more. I don't have to have more. I have Jesus Christ.

He's enough. That's number two. Number three is my stewardship should reflect through generosity and care that God is a God who cares for the needy and is concerned for those who are oppressed.

The gracious generosity of Jesus Christ should be coming out of my life again and again and again. We're going to talk more about generosity at the end of the sermon.

[ 7 : 34 ] Number four, my stewardship should reflect through spending that everything that God has that God gives is for our enjoyment.

First Timothy six. Talks about that, that God gives us things. Not merely for utilitarian purposes, but for enjoyment.

And so my spending should reflect that beauty and joy are virtues that God himself has, that God builds into the world, that he is a blessed and blessing God.

And so God is not against beautiful things or joyful experiences. Not when the heart is right. Not when we are actively living as image bearers of God and shining out in love.

So there's a place for spending. And then glorifying God. Number five, my stewardship should reflect through saving that God is a wise God that plans and would have us plan as well.

[ 8 : 47 ] I'm not going to. Well, I could just say this. Our God is a God who saves up things for his children. Our God is a God who prepares things for his people.

And in the book of Proverbs, it's clear that God wants us as well being wise with our money and preparing when things aren't so going so well. So saving.

So whether I'm buying. I'm spending. Whether I'm giving. Whether I'm spending. Whether I'm saving. I want to reflect God's glory.

I want to be in harmony with God's character. With the goodness of God. That's what it would look like to be a faithful steward. I'm representing God here.

I'm doing things with God's heart. With God's wisdom. With God's mind. As I do it. Now, I'm going to be completely honest. I don't know how that all works out in the details all the time.

[ 9 : 51 ] These are just five broad brush strokes about what it would look like. What it does look like to glorify God with our money. But when it comes down to the nitty gritty of should I spend this or should I save this or should I give this?

Those are questions where it's so important to be having a close relationship with the Lord. And we can pray. Lord, give me wisdom. About this.

Lord, make me wise. We take Solomon's prayer right out of his mouth. And we pray it back to God. These things are too much. This is too much. Lord, help me to be wise.

I don't know about you. But sometimes I can be given to paralysis by analysis. And I just think about things. And you know what? Sometimes there is no.

I'm not going to come to the exact right answer of what I should do. But I'm starting to see more and more that so long as I'm doing one of these five things with the right heart, with the right motive, with a love for God and love for others, then it's going to be okay.

[ 10 : 58 ] God is going to be pleased. And sometimes there is no exact right answer. At least none that I'm going to ever get to. And so I'm going to honor God to the best of my ability, to the best of my wisdom.

And I think he is pleased with those things and with that. Now, that's a big picture. I want to talk tonight about three areas, specifically three topics from the book of Proverbs.

The first is debt. The second is savings. And the third is giving. So debt, savings, and giving. We've already talked about how we earn money.

We looked at that last time. And I hope last time helped you to see that there is nothing wrong from the word of God.

And there's nothing wrong with earnestly, vigorously saying, I'm going to do the best I can. I'm going to use the talents and the gifts and the graces that God has given me because I am God's steward.

[ 12 : 03 ] And when he comes to look over the books, I don't want him to be able to say, I gave you talents and you buried them.

You didn't do the best you could with them. So I think in a lot of ways, the blessing of wealth is like the blessing of health.

It's okay to want it. It's okay not to have it as well. It's okay to desire it. But it's not something that we need to, that we should ever idolize.

Well, that was last time. Now we have money. So what do we do? What does Proverbs say? Let's talk about debt, first of all. First of all, what doesn't it say?

What doesn't Proverbs say about debt? Well, you can search high and low through Proverbs and you'll never find where it says that going into debt in and of itself is sinful.

[ 13 : 10 ] Neither borrowing nor lending is ever forbidden in the word of God. It is a sin not to repay your debts. If you can repay, but you don't, that's evil.

That's wrong. That's a form of stealing. But Proverbs also never says it's wise to borrow. It's, you'll, you'll, you'll, you'll, you can search scripture.

You'll never find that it's sinful, but neither will you find that it is wise. So you go to Best Buy and you see a huge TV that you like and that you want, and you will never hear Proverbs say, hey, here's a good idea.

Buy now, pay later. It doesn't say you're evil for doing it. But you should never go away from Best Buy thinking, hey, I was pretty smart there, and I've really made a wise financial decision.

I think it's more likely that wisdom will say you couldn't afford that. And if you could afford it, you would have just paid for it outright.

[ 14 : 18 ] So you'll never get a well done, that was pretty smart from Proverbs, for going into debt. It's not reality. And usually Proverbs would say it's childish.

It's plain pretend. Again, this is where the scripture just uncovers a lot of what is going on and a lot of things that we sometimes do and just calls a spade a spade.

Proverbs 12, 9, better to be a nobody yet have a servant than pretend to be somebody and have no food. 13, 7, one man pretends to be rich yet has nothing.

Another pretends to be poor yet has great wealth. How many cars in people's driveways? How many TVs on people's walls?

How many houses and vacations and Christmases are pretend? Pretending that you have something when you don't.

[ 15 : 21 ] Pretending that you're rich when you're not. Just an illustration came to mind from a long time ago in my 84 lumber days.

I remember a particular contractor who took his whole family on vacation to Disney World. And everyone was beside themselves because we knew this contractor owed thousands of dollars to another contractor, a cement concrete company.

And everyone was beside themselves. This man is pretending to be rich. His family had no idea that he was in deep, deep trouble.

Pretending to be something when he wasn't. So going into debt, it can be foolish. It can be dangerous. It's never wise.

It's never necessarily sinful either. But it can be foolish and dangerous. What do I mean? Well, debt is assuming on the future.

[ 16 : 29 ] That's what it is. James 4, you say we'll go here and there. We'll go to this city and that city and we'll spend a year there. We'll make money and it'll be great.

Great. And James' answer is why you don't even know what will happen tomorrow. It is dangerous to assume that you are going to spend a year in this or that city and make money and it's going to be great.

You're assuming on the future when you don't even have an idea of what's going to happen tomorrow. And so when you rack up debt through overspending, you are saying I will always have this job. I will make more money in the future.

Debt lays claim to future income. Do you understand that? Debt lays claim to our future income that you don't even know if you'll have.

You don't even know what tomorrow will bring. So it can be dangerous. What else does Proverbs say about debt? Well, it makes you a servant.

[ 17 : 34 ] It makes you a slave. Proverbs 22, 7. The rich rule over the poor and the borrower is slave to the lender. It is not saying that's good. It's not saying that's necessarily bad.

But I think we don't want to be a slave. U.S. home mortgage is my monthly master. Every month they raid my checkbook and they make me pay them.

And it doesn't matter if there were other expenses or not. They want my money and they take it. And to that degree, I am their servant and they are my master. Now, again, it's not sinful, but it's true.

So every person you owe is your master. We like to say that this is the land of the free and the home of the brave.

Well, Proverbs would say slave, slave, slave. Those are chains, chains. And so do you live in chains? Again, I don't know.

[ 18 : 39 ] I don't know your financial situations. I'm not asking you to share those necessarily with me. But slaves can't give to God's kingdom because they're too busy paying their masters.

Again, I don't know your financial situation, but maybe you need to have a slave revolt. Maybe you need to have a Spartacus-style slave revolt and break those chains. Proverbs says debt is a form of slavery.

Last thing on debt from Proverbs. Proverbs 17, 18. A man lacking in judgment strikes hands in a pledge and puts up security for his neighbor.

A man lacking judgment. It's a man lacking heart. And I think in Proverbs, a man lacking a heart is a man who has no relationship with God or no common sense even.

They're empty-headed. They can be stupid. And this is what a stupid, empty-headed fool says. I'll pay if they can't.

[ 19 : 43 ] I'll pay if they can't. Proverbs 11, 15. He who puts up security for another will surely suffer, but whoever refuses to strike hands and pledge is safe.

Wisdom, or Proverbs, is only adamant about one thing concerning debt. And that's what we would call co-signing.

You promise to pay if they can't or they won't. And you see people co-signing for houses and cars and all sorts of things.

And Proverbs is adamant about this one. It brings it up a number of times and it has nothing even remotely close to something good to say about it.

Instead, in the most drastic terms, what we just read in Proverbs 6, you need to get out of it. So if a bank won't give them money because they're too big of a risk, then the bank is saying, I don't trust them.

[ 20 : 47 ] Banks and lending institutions have every incentive to lend money. That's how they make money. They make money off of lending. But if they are saying this is a bad idea and the only way we're going to do this is if you promise to pay if they don't, that should be sending out, that should be blinking on your dashboard, that's red lights flashing.

I mean, who's going to lose in that situation? There's only one person that's really going to lose if it goes wrong.

It's not going to be the person you're co-signing for. It's not going to be the bank. It's only going to be you. Proverbs says you will surely suffer.

You will surely suffer. And maybe the suffering will look like you paying, but it's a terrible thing to happen to our relationship. It's a terrible thing to not be able to pay and then expect your parents to pay or your brother or your sister or your children or whatever that is.

If you can't afford to give it to them, then you cannot afford to co-sign for them. Proverbs 6, if you put up security for your neighbor, don't give yourself any sleep.

[ 22 : 06 ] Free yourself like a gazelle from the hand of the hunter. Gazelles don't walk away from hunters. They're not nonchalant. It is not a casual activity. Gazelles flee.

They are mad and they go mad running away. So Proverbs says if you've done it, get out of it. Get out of it tomorrow. At what cost?

Well, offend them. Hurt their feelings. Humble yourself. Call yourself a fool. Call yourself an idiot. But get out of it.

Don't co-sign. It's not being nice. It's not helping. You're only usually helping them to live beyond their means. You're helping them to continue to play, pretend, and that's it.

So debt. If our greed and our love for praise, if our love of comfort or our fear of man is what is driving our debt, it's making us go into debt, then I do want you to see it is a heart thing.

[ 23 : 11 ] If you're doing it because you want the smile and the praise of men, if you're co-signing because you're afraid of offending someone, if you're doing this just for your own comfort, then you need to see this as a heart thing.

You are enslaving yourself to other people. And you aren't giving Jesus the best.

You're not trusting him. You're not living as if he's enough. And Jesus isn't worthy. And I think a lot of times in our consumer culture, we're saying, I'm worthy.

They're worthy. But Jesus isn't worthy. He doesn't have a kingdom to build. There aren't poor people to bless. There's no heaven with rewards. Debt so often is just a diseased heart trying to fill itself without Jesus.

It's not always that. I'm not saying that. There's a lot of other economic factors or situations that we could talk about.

[ 24 : 24 ] It's not always that. But a lot of times in our culture, that's what it is. It's just he's not enough. That is hardly ever a part of saying Jesus is my all in all.

Now, secondly, savings. We read Proverbs 6, 6 through 8. Go to the ant, you slugger. Consider its ways and be wise. And we want to look at those ways. How is an ant to be someone that we say, look at how he's living.

Look at what they're doing. And let me follow in those footsteps. What are we to imitate? What does an ant do? Well, it has no commander or overseer. Has no ruler. But it stores up its provisions in summer and gathers its food at harvest.

The slugger has no self-motivation. The ant does. And what is it doing? It's storing up. It's gathering ahead of time.

Yes, it is providing for its present needs. But the ant is showing its wisdom by, of its own initiative, saving for a time for the needs that are going to be there.

[ 25 : 39 ] And you won't be able to get it. So you can't harvest in the winter. Summer and fall are for harvesting. And so what the ant is showing us is save up what you need for when you'll need it, but you won't be able to get it.

Save up what you need for when you'll need it, but you won't be able to get it. So what kind of things would that look like? Practically. Well, it would look like having some sort of emergency fund of some kind.

Proverbs 21 20. In the house of the wise are stores of choice food and oil, but a foolish man devours all he has. The fool gulps down is another translation.

Everything he has. He is a financial glutton. Everything that is put on the table, he eats. He finds a reason to eat it.

He finds a way of eating it. But the wise man doesn't devour his whole paycheck. He's setting some aside. So for just things that might come up for immediate needs.

[ 26 : 51 ] So an emergency fund. You back into another car in the parking lot, and it costs \$1,000. And do you have \$1,000 to pay for that, to fix it?

And that's when it is nice to have \$1,000. There's no payments. There's no credit card. You just pay it, and you're done. I'm not saying it's fun, but you've done it. A medical bill.

A leaky roof. A broken water heater. A transmission that goes out. Expensive things happen. They happen unexpectedly. And if you haven't saved up some money, the only choice is debt.

It's slavery. Proverbs 27, 12. The prudence see danger and take refuge. But the simple keep going and suffer for it.

The simple is the Proverbs word, the naive. They don't understand how the world works. They don't understand how this is going to happen.

[ 27 : 48 ] They apparently live in a perfect world where bad things don't happen. Where roofs don't leak and water heaters don't break. But Proverbs is saying there is legitimate danger.

The prudence see it. They see the possibilities. And so they take refuge. And so you save up some money. It's going to rain. And so you get an umbrella. Now, that's just immediate sort of savings.

And you can, in your own wisdom and your own thinking, put all sorts of different things into that category. And then there's more longer-term ways of saving that I think the Bible would encourage us to.

In our culture and in our world, there's retirement. We don't live on the land, and we don't live with our families necessarily in big family compounds out in the middle of the field somewhere.

We have jobs. We have businesses. We go to work. And there comes a time when you're not going to be able to do that anymore. Work becomes impossible.

[ 28 : 59 ] You don't know when that will be, but it certainly will be. You are either going to choose retirement, or someone's going to choose retirement for you.

And so summer and fall, your days of work are over. And will you be ready for winter?

You either need money, or you better have a great relationship with your children. And, I mean, that's a legitimate possibility.

And you want to say, well, what is my plan? I don't want to be a burden on my children.

I want to be a blessing to them even after I'm gone. The Bible has a very family-oriented way of thinking about how we take care of each other within families, of how a very family-oriented way of thinking about savings and retirement and protection and provision for each other.

[ 30 : 08 ] The fifth commandment is honor your father and your mother. Honor in the Bible often has a financial tent to it.

We've looked at Proverbs chapter 3, and I'm sure I've quoted it lots of times, that we're to honor the Lord with the first fruits of everything that we have. That's talking financial.

That's talking money. Elders whose job is preaching and teaching, it says, are worthy of double honor. And, again, in the context, that's clearly talking about pay, financial honor.

And maybe you've never thought of the fifth commandment that way, but I think that's definitely part of it. We should be ready to provide for ourselves. We work hard in order that we don't need help from other people, but in order that we have something to give and to share.

So we should be working hard to provide for ourselves and for our children. Those who do less than that are worse than the pagans. So for ourselves and for our children, but also for our parents, if need be.

[ 31 : 22 ] And so do you see my savings and my financial concern and what I want to think about? It has three directions. What are my parents going to need?

What do I need? And a good man, Proverbs says, leaves an inheritance for his children's children. Do you see? It's not just me. I can't just be concerned about my own particular financial well-being.

It's a multi-generational concern. And so provide for each other. And that's going to mean savings. I really do think that that is the way that God has designed this social fabric to actually work and to work well.

Governments only become necessary to step into this realm because individuals and families are not. And whether how much that should be or not to be, that's beside the point.

But the Bible paints a picture of my parents caring for me, me caring for me, me caring for them, my children caring for me, and me caring for my children, and even my children's children.

[ 32 : 33 ] Now, did you follow all that? It's an interwoven tapestry of concern and protection and provision.

A cord of three strands is not easily broken. So, the Bible is telling us to think outside of ourselves and just our immediate desires and wants.

And again, do you see it's a heart thing? Is it just about you? Or is it about them? Is it about me? Just me and what I want right now?

Or is it about other people? Do I live in love? Do you want to show the world the goodness and the glory of Christian wisdom and love and God's wisdom?

Well, then, don't spend everything that comes your way. You need to save. Lay up for other people. Savings. Now, third, we're talking about giving.

[ 33 : 37 ] Giving. Generosity. What does Proverbs talk about more in the financial realm than anything else? Well, I assume you know the answer.

I just gave it to you. It's giving. Generosity has the preeminent place as the most talked about subject, financial subject, in the book of Proverbs.

Does that surprise you? I think if you, after you've been reading Proverbs for a while, you realize it doesn't say a whole lot about savings.

It does talk about it, obviously. It doesn't say a whole lot about debt. But, again, it talks about it. It talks about it.

And we need to hear it. But most of all, more often than any other financial topic, is this topic of giving, of generosity.

[ 34 : 36 ] Generosity is buried into the fabric of reality. Remember what our definition of wisdom is. It's seeing the fabric of God's world and living in harmony with it.

And I think if, as you read the book of Proverbs, you realize, wow, this matter of generosity, we are getting down to near the center of what reality is.

And didn't we see in our study on the Trinity, in the study of the Trinity, self-giving love is at the very heart of the Trinity.



Before there was anything else, there was a God in three persons being generous with one another, giving of themselves, holding nothing back, but wanting to share and wanting to be shared with others.

Loving generosity is who God is. And so when he makes a world, it reflects that. It reflects that.

[ 35 : 51 ] The generous are the most wise. The generous are most like God. The generous are those who understand the fear of the Lord at some of its deepest levels.

And so when God becomes man, as far as financial talk goes, he doesn't teach so much about debt and savings. He said it's more blessed to give than to receive.

And it's only when you see that and when you understand that generosity is just the character of God. God, it's why we are saved is because he's kind and generous to those who are completely broken, dead and impoverished.

And his heart wells up in not what do these people deserve, but how I can help them. I can save them.

I can give to them. And so his heart wells up in kindness and gives his son and his son. His heart wells up in kindness and he gives himself.

[ 36 : 59 ] And the Holy Spirit comes and gives himself to us to live within us. Now, it's only when you see that and they understand the heart of God that the strange way that Proverbs talks about generosity, it actually starts to make sense.

It snaps into focus. Listen to this strange, paradoxical proverb. 11.24.

One man gives freely, yet gains even more. Another withholds unduly, but comes to poverty. Now, the world would say that doesn't make any sense.

John Bunyan, a man there was and they called him mad. The more he gave, the more he had. And we say, well, how can that be? How can that be? Well, let me tell you how it can be.

Once you get up close to the fabric of reality, as Proverbs is showing us, and you get into the fabric of God's world and you understand God's character, you see, this is the way he's made it to work.

[ 38 : 10 ] That generosity reaps blessing back upon ourselves. He's made it to work. He's made it that way. So, what was the last time I think I talked about?

I talked about R.G. R.G. I shovel out the money and God shovels it back, but God has a bigger shovel. Remember, he had that multi-million dollar, billion dollar company building earth movers, and he had huge shovels, and so he knows about shovels.

And he said, I'm going to live on 10%, and I'm going to give God 90%. And so, he found out, the more I give to God, the more God piles it back onto me.

He who is kind to the poor lends to the Lord, and he will reward him for what he has done. It doesn't say merely that he will pay him back what he gave him.

It's a reward. It's extra. It's bonus. Generosity is lending to God, and God is not going to be anybody's debtor. So, if you want to get right down to the very bottom of financial wisdom, it's here.

[ 39 : 19 ] It's generosity. Generosity. Generosity embeds you into the warp and the woof of creation. It embeds you into the fabric of community.

It connects you to people. It strengthens the bonds of friendship and community. So, who do you want to help? Ebenezer Scrooge or Bob Cratchit?

Who do you want to help? The greedy or the giving? Well, community gathers around those who are generous. People flock to the generous.

Whoever closes his ear to the cry of the poor will himself call out and not be answered. It doesn't say who's not answering, but no one's going to answer. God in heaven will not answer this stingy person when they cry out for help because they've turned a cold shoulder and a cold heart and a silent ear to this poor person.

And so, God will not answer. And you know what? Man won't answer you either. So, generosity embeds you into the community. It embeds you into the heart of God who in the gospel gave his son.

[ 40 : 32 ] God in heaven. Generosity embeds you into the heart of what it means to be human. And as the image bearers of made in the image of God.

God, we are most human when we are giving. We are most in our right minds. Our hearts are going the right direction.

We are when we are giving. Stinginess turns us into backed up sewers. God's poured out blessing. And there's just so much muck and mire in our hearts that the water turns rotten.

But in generosity, we shine with this reflected glory of God. He's blessed us and we beam out to them. And so, we are what we were meant to be.

And that's why we are so happy when we're doing it. That's why it is more blessed to give than to receive. Jesus is not talking hyperbolically or anything.

[ 41 : 33 ] He's saying this really is the best way to be human. It's what we were made for. It's how we were made. It's their blessing and it's our joy.

And so, generosity is financial wisdom at its highest. He who refreshes others will himself be refreshed.

So, do you want refreshment? Maybe you're saying my soul is dry. It's dusty. I'm tired.

You're lagging and you want refreshment. Well, you want a cool morning. It's a cool spring morning in your soul. Go out and find someone to serve. Go out and find someone to give something to.

Don't be a stagnant pool, pond. Be a fount of blessing. Don't spend any more money on yourself. Trying to fill up that empty hole inside of you.

[ 42 : 36 ] But go spend some money on someone else. Bless them. And you will be blessed. So, what will you do this week?

What I love about the book of Proverbs is that there is just this inevitable call for what are you going to do with it? Because this week you're going to do something with your money. So, how will you practice wisdom from the book of Proverbs this week?

Will you say no to yourself and your cravings and pay off some debt? Maybe you need to do that. Will you save up for a rainy day?

Or put some money in your children or grandchildren's college fund and you're saying, I'm saving up for them so that to be a blessing to them. Will you bless someone? Will you impoverish yourself to make another rich?

And I think if you do, you'll find you're right there with Jesus. And he's that fount of every blessing. And he's going to pour out refreshment into your soul.

[ 43 : 46 ] Well, what will you do this week with the wisdom that God has given us from the book of Proverbs? Let's pray. Heavenly Father, we thank you that you do teach us and you instruct us in the best way to live.

And so we give ourselves to you and we commit ourselves to obeying you. Holy Spirit, show each person here the way in which they should obey.

Excuse me, this week. And show them what to do and how to do it. And show them the right heart and help them to do it.

Thank you that you are the strength of your people and that you work in us to both will and to do your good will. So please do that for us this week.

Make us wise in this area of finances that we might be a blessing to others that we might be for the growth of and live for the growth of your kingdom to the ends of the world.

[ 44 : 53 ] In order that when we come to that last day, when we come to our final day. That we will hear that well done, good and faithful servant.

That we will have handled our finances in a way that is pleasing to you and will bring a smile to your face and a reward to us. I pray this in Jesus name.

Amen.