

GODLY WISDOM FOR MONEY MANAGEMENT
Proverbs 3:9-10

(3:9) Honor the Lord with your wealth and with the firstfruits of all your produce; (3:10) then your barns will be filled with plenty, and your vats will be bursting with new wine.

Proverbs 3:9-10 is a part of a conversation between KING SOLOMON and one of his sons. The conversation begins in verses 1-2 with a general exhortation from father to son. Solomon says, “My son, do not forget my teaching, but let your heart keep my commandments, for length of days and years of life and peace they will add to you.” What follow in verses 3-12 is a series of commands and promises that Solomon gives his son to teach him how to live a long and peaceful life. These instructions teach one dominating theme: True success in life is a direct result of a proper attitude toward God. In that regard, all of the godly wisdom Solomon teaches can be summarized in the words of verses 5-6: “Trust in the Lord with all your heart, and do not lean on your own understanding. In all your ways acknowledge him, and he will make straight your paths.”

But Solomon did not simply exhort his son to acknowledge the Lord in all his ways. He also taught him specific ways in which he should acknowledge the Lord. Our text is one of the specific ways in which people who trust in the Lord should acknowledge him. Verse 9 commands: “Honor the Lord with your wealth and with the firstfruits of all your produce.” Then verse 10 tells us what to expect in return: “then your barns will be filled with plenty, and your vats will be bursting with wine.” Bankers, executives, teachers, economists, and politicians offer all kinds of advice on how to make your money work for you. Most of their advice does not factor in God. But this little proverb, originally spoken by an ancient king to his young son, is the best advice you will can get for how to strategically invest your material possessions: THE BEST WAY TO MAKE YOUR MONEY WORK FOR YOU IS TO MAKE YOUR MONEY WORK FOR GOD.

Imagine that you lived in the United States. But you are a citizen of another country. You are only here temporarily on business. Imagine, further, that even though you could make money and spend money and enjoy money here in America, you could not take or send any of the things you bought here back home with you. You could only send the money back home to await your arrival. What would you do? Well, you could waste your money on all kinds of luxurious items that you would fill your hotel room. But that would be foolish, because you would be investing all your hard-earned money on expensive things you could not actually keep. The wise decision would be to live modestly. That does not mean that you could not enjoy any nice things. It means that you would be strategic about your spending, so that you would not waste away your earnings on temporary things. The wise thing would be to carefully spend, aggressively save, and eagerly send your money home so you could fully enjoy the benefits of it when you get there.

Now imagine that this imaginary scenario is not really imaginary. If you have put your trust in Jesus Christ as your Savior and Lord, you are really a citizen of another country. Philippians 3:20 says, “But our citizenship is in heaven, and from it we await a Savior, the Lord Jesus Christ.” If you are a Christian, this world is not your home. You are just a resident alien in a foreign land conducting business until your home-going day

arrives. Therefore, it is foolish for you to crave or hoard or cherish material possessions as if they have lasting value. JOHN WESLEY said, “Earn all you can, save all you can, and give all you can.” This is sage counsel. I repeat: The best way to make your money work for you is to make your money work for God. Proverbs 3:9-10 teaches us three aspects of wise money management from a godly perspective.

I. THE PRINCIPLE OF WISE MONEY MANAGEMENT

The principle of wise money management is stated in verse 9: “Honor the Lord with your wealth.” This command affirms the right of private ownership. In other words, God does not mind you having material possessions. The call to godliness does not require a vow of poverty. You do not have to be broke to be a fully devoted follower of Jesus Christ. This verse affirms that it is not wrong for godly people to have possessions. It does not even restrict the possessions of godly people. It does not tell us when enough is enough. This proverb is the wise counsel of a wealthy king to his young son who would be kind and inherit his vast wealth. So the text does not assume that godliness and poverty are synonymous. In fact, the connection between the command in verse 9 and the promise in verse 10 assumes that godliness usually results in prosperity not poverty. So this proverb teaches us that godliness is not determined by the amount of money you have. It is determined by your attitude toward money. Godly people know that when God honors them with an increase of wealth they are to honor him with their wealth.

This verse is the most religious statement in the book of Proverbs. It is the most direct statement in Proverbs about how to worship God. The book of Proverbs is often organized for teaching by dividing it into categories of discussion. Proverbs addresses a various subjects – from relationship advice to money management to speech therapy. But it does not have much to say about how to worship God. The most direct statement about worship is found in verse 9: “Honor the Lord.” The word translated “honor” is the noun form of the word that is used for the glory of God. Think of the text that way. To honor the Lord is to glorify the Lord. This is the heart of true worship. Worship is not about you and your needs. It is about God and his glory. First and foremost, to worship the Lord is to honor the Lord. But how are we to honor the Lord? This proverb does not tell us to honor the Lord by singing praise, offering prayers, or receiving instruction. Instead, it goes beyond what you do at God’s house and addresses what you do at your house. Honor the Lord with your wealth. Honor the Lord with your possessions. Honor the Lord with your substance.

This is an important statement about divine purpose of material wealth. Why does God enable us to gain wealth? The most obvious answer this question is self-centered. We think that God gives us wealth to meet our needs. That’s true. But it is not the whole truth. Indeed, God the Father provides for the needs of his children. Philippians 4:19 says, “And my God will supply every need of yours according to his riches in glory in Christ Jesus.” And so he will. But this is not the singular or primary reason why God provides wealth. This is proven by the fact that God also provides more than what we need. Why do you think God does that? You may think that God gives us more than what we need to meet our goals, fulfill our dreams, or satisfy our desires. But to think this way only exposes how spoiled and selfish you are. The Lord has provided for more than our basic

needs so that we might use it to spread the gospel to the nations, advance the agenda of the kingdom, and meet the needs of the needy. Or to put it in the language of the text, the Lord provides wealth so that we might honor him with it.

Suppose you have something important you want to get to someone who needs it. You wrap it up and had it over the FedEx guy. What would you think if instead of delivering the package, he took it home and opened it and kept it. You'd say, "This guy doesn't get it. The packages don't belong to him. He's just the middleman. His job is to get them from me to the person I want him to hand them off to." Just because God puts his money in our hands does not mean he intends for it to stay there. Psalm 24:1 declares, "The earth is the Lord's and the fullness thereof, the world and those who dwell therein." In Psalm 50:10, God says, "For every beast of the forest is mine, the call on a thousand hills." And in Psalm 50:12, God says, "If I were hungry, I would not tell you, for the world and its fullness are mine." Haggai 2:8 says, "The silver is mine, and the gold is mine, declares the Lord of hosts." In 1 Corinthians 4:7, Paul asks three questions to those who are full of pride: "For who sees anything different in you? What do you have that you did not receive? If then you received it, why do you boast as if you did not receive it?" And 1 Corinthians 6:19-20 says, "Or do you not know that your body is a temple of the Holy Spirit within you, whom you have from God? You are not your own, for you were bought with a price. So glorify God in your body."

II. THE PRACTICE OF WISE MONEY MANAGEMENT

There are two commands in verse 9: "Honor the Lord with your wealth and with the firstfruits of all your produce." These two commands are parallels. Yet there is an important distinction between these two commands. The command to honor the lord with your wealth teaches the principle of God-honoring integrity toward material possessions. But the command to honor the Lord with the firstfruits of all your produce teaches the practice of God-honoring generosity with material possessions. Here are two sides of the same coin. On one hand, your devotion to the Lord with your finances ought to be an internal matter of the heart where nobody can see but you and the Lord. On the other hand, your devotion to the Lord with your finances ought to be an external matter of the hands with which you use your resources with integrity and generosity. The point is that how you use your money is an objective and independent indicator of your true devotion to Jesus Christ. The late J. VERNON MCGEE put it bluntly: "Don't tell me you are totally committed to the Lord until your pocketbook is committed too." He was right. Your devotion to the Lord Jesus ought to affect your wallet and your checkbook and your bank account.

Verse 9 makes this clear. It commands us to honor the Lord with the firstfruits of our produce. The term "firstfruits" refers to the firstborn of the flocks and the first vegetables and grains to be gathered at harvest time. The Israelites understood these as belonging to God in a special sense. And they were dedicated or presented to God on the day of the firstfruits, as part of the celebration of Pentecost. Yet this command did not merely apply to specific offering during a special occasion. Verse 9 commands us to honor the Lord the firstfruits of all your produce. God what to receive the firstfruits of

whatever increase they produced. This call to honor the Lord with the firstfruits teaches that God is honored by when you give and what you give and how you give.

A. GOD IS HONORED BY WHEN YOU GIVE.

The first and most obvious implication of the term “firstfruits” is that we should give to God first. To often, we take what we receive and spend it on our bills and needs and wants. Then, if we have anything left, we give it to God. And we think we are honoring God by giving him what we have left. But God is not honored by our leftovers. Even if you were to give a million dollars to the work of God, it is what you have left after you have accomplished your agenda, God is not honored.

God desires and deserves and demands to be first. You should give God the first part of every day. Don't fit him in when you can. And don't leave check in with him at the end of the day, when all of your strength is gone. Give God the first part of your day. Psalm 3:5 says, “I lay down and slept; I woke again, for the Lord sustained me.” This is why you are here today. And you ought to honor the Lord who sustained you by starting your day with prayer and scripture and thanksgiving.

Likewise, you should give God the first part of your week. Sunday is not the weekend. It is the first day of the week. The New Testament calls it “THE LORD'S DAY.” On Sunday morning, you should be marked present in the assembly of God's people to worship in spirit and truth. Hebrews 10:24-25 says, “And let us consider how to stir up one another to love and good works, not neglecting to meet together, as is the habit of some, but encouraging one another, and all the more as you see the Day drawing near.” When the church meets together on Sunday morning, you should honor the Lord by being marked present. Hebrews 3:13 says, “But exhort one another every day, as long as it is called ‘today,’ that none of you may be hardened by the deceitfulness of sin.” Honor the Lord with the first of the week.

You should to honor the Lord by putting him first in everything – that includes the firstfruits of your produce. The bottom-line is that the first portion of everything you receive belongs to God. It does not belong to anyone else, even an angry creditor. It belongs to God. And God is honored by your wealth when you give back to him first.

B. GOD IS HONORED BY WHAT YOU GIVE.

This call to honor the Lord with our firstfruits means we should give to God first. It is also a statement about what we give, not just when we give. The firstfruits were the first fruits to grow of the harvest. But it also represented the ripest fruit or the fattest of the flock. The firstfruits were not merely about what came first. It was the best of one's produce. So to give God your firstfruits is to give God your best. God is not honored by what mediocre, secondhand, or throwaway. God wants your best. This is why the Lord honored the widow who gave her last two mites. She gave the best that she had, in contrast to the wealthy people who gave what they would never miss.

God is not honored when we do not give him our best. Malachi 1:6-8 says, “A son honors his father, and a servant his master. If then I am a father, where is my honor? And

if I am a master, where is my fear? Says the Lord of hosts to you, O priests, who despise my name. But you say, 'How have we despised your name?' By offering polluted food on my altar. But you say, 'How have we polluted you?' By saying that the Lord's table may be despised. When you offer blind animals in sacrifice, is that not evil? And when you offer those that are lame or sick, is that not evil? Present that to your governor; will he accept you or show you favor? Says the Lord of hosts." Mark it down. If it bears God's name, it deserves our best. God deserves our best because he has given us his best. John 3:16 says, "For God so loved the world, that he gave his only Son, that whoever believes in him should not perish but have eternal life." When God the Father gave us the Lord Jesus Christ, he gave us the very best that he had. Jesus Christ's is heaven's worry, hell's worry, and humanity's way out of sin, guilt, and judgment. And when you think about what the Lord did for our at the cross, we should give with thanksgiving

To say that God deserves your best does not mean that God wants all that you have. That is not how the ancients understood this proverb. They understood this proverb as a call to honor the Lord with tithes and offerings. In fact, that there are some who object to this statement because it affirms the commands to systematic and proportional giving issue in the Law of Moses. This is a part of the debate between those who teach tithing and those who teach what is called "GRACE GIVING." Proponents of grace giving contend that tithing is Old Testament legalism from which we have been delivered by grace through faith in Christ. I agree that Christians should not be brought under the yoke of legalistic bondage. But I believe that tithing is a biblical practice that every Christian should observe. Before the Law of Moses, Abraham tithed to Melchizedek. It was an act of love before it was an act of law. I also believe that New Testament directly overthrows an Old Testament principle, we should follow Old Testament instructions. And even if we you embrace grace giving as your standard, you have misunderstood it if you view it as a excuse to give less to God. For a Jew under the law to give less than a Christian under grace is a disgrace. God is honored by what you give.

C. GOD IS HONORED BY HOW YOU GIVE.

God is honored by when you give and what you give. But God is also honored by how you give. The firstfruits were given to acknowledge God as the source of all things and to give thanks to God for his grace, goodness, and generosity. And this ought to be our attitude when we give to God. 2 Corinthians 9:7 says, "Each one must give as he has decided in his heart, not reluctantly or under compulsion, for God loves a cheerful giver." God does not want sad givers who give reluctantly or made givers who give under compulsion. God wants glad givers who give cheerfully. God loves it when we count it a joy to give to him. But what do you think God feels about those who give with a bad or wrong attitude?

Our attitude toward giving is much like the lights on a car's dashboard. When an indicator light comes on, it is pointing to something happening under the hood that needs attention before there's a breakdown. When God turns on the indicator light of money, stewardship, and giving in our lives, it is not because he is hurting for cash. He is looking

at something deep in the heart that we cannot afford to ignore because he wants to deal with it. So we must be careful that we give with the right attitude. We ought to give with cheerfulness. We ought to give with joy. We ought to give with thanksgiving.

Psalm 100:4 says, “Enter his gates with thanksgiving and his courts with praise! Give thanks to him; bless his name!” This should not just apply to the songs we sing to God. It should also apply to the gifts we give to God. In 2 Corinthians 9:15, Paul gives the greatest motivation for Christian giving: “Thanks be to God for his inexpressible gift!” I read about a fund-raising dinner where a couple testified they were giving a thousand dollars to the organization in the name of their son who was killed in Vietnam. A middle-aged mother sitting in the audience leaned over to husband and said, “Let me give a thousand dollars in memory of our son.” Why” he asked. “Our son wasn’t killed in Vietnam!” “That’s just it,” she smiled.” Let’s give out of gratitude that he is alive and healthy. We have so much to be thankful for.”

III. THE PROMISE OF WISE MONEY MANAGEMENT

This proverb begins in verse 9 with a command to obey: “Honor the Lord with you wealth and with the firstfruits of all your produce.” It ends in verse 10 with a promise to receive: “then your barns will be filled with plenty, and your vats will be bursting with wine.” The two go together as one thought. Principles and promises are connected throughout scripture. The promises of God are not given in vacuum. The power of the divine promises is short circuited when it is disconnected from obedience to divine commands. Yet obedience to biblical commands does not guarantee immediate or automatic or inevitable success. This is especially true in the book of Proverbs. Proverbs are statements of practical wisdom for godly living. And the promises associated with the proverbs are generalizations of the typical results of applied wisdom. They are not guarantees of abundant wealth, material prosperity, and worldly success.

So it is in our text. This proverb does not teach us that giving is a supernaturally fixed lottery, where you buy a ticket and you always win. You must hold in tension verses 9-10 and verses 11-12. Verses 9-10 teach us how to trust God when times are good. But verses 11-12 teach us how to trust God when times are bad. Verses 11-12 read, “My son, do not despise the Lord’s discipline or be weary of his reproof, for the Lord reproves him whom he loves, and a father the son in whom he delights.” Success in life is not proof that the Lord loves you. And struggles in life are not do not mean that God does not love you. God the Father disciplines his children in love that we may be conformed to the image of the Lord Jesus Christ. So there are spiritual implications to material prosperity. God sovereignly gives and takes away according to what he knows is best for us. And we must trust him when the barns are filled with plenty and our vats are bursting with and when they are empty. But that is the point of this assurance: GOD IS WORTHY OF YOUR TRUST IN EVERY CIRCUMSTANCES OF LIFE.

This proverb says, “Honor the Lord with your wealth and with the firstfruits of all your produce; then your barns will be filled with plenty, and your vats will be bursting with wine.” This word was spoken in and to an agricultural society. Bread and wine were the staples of the basic meal for these ancient people. This simple meal required grain in the barn and grapes in the field. But there would be no grain or grapes if the farmer did

not labor in the field. Without his work, there would be no harvest. Yet the harvest did not come because the farmer did his work. The harvest came because the Lord did his work after the farmer did his work. This is the good news of the text: If your faith honors God, God will honor your faith. If you take care of God's business, God will take care of your business. If you do all you can do, God will do all that you cannot do. In Matthew 6:33 Jesus says, "But seek first the kingdom of God and his righteousness, and all these things will be added to you."

A man came to Mother Teresa's door and said, "My only child is dying! The doctor has prescribed a medicine that he did not have." The man went to Mother Teresa because she was authorized by the government to store life-saving medicines from around the country. She had people go from house to house to gather leftover medicines. And she would give to poor people. As she was talking to this man, a man came in with a basket of medicines. Mother Teresa looked down at the basket and right on top was the very medicine the man needed for his dying child. If it had been underneath, she would not have seen it. If it had come earlier or later, she would not have remembered. But God cared so much for a family in the slums of Calcutta that he sent the young man at the very moment with the medicine right on top so she could see.