

“HONOR THE LORD WITH YOUR POSSESSIONS”

INTRODUCTION

A. Proverbs 3:9

Solomon teaches us to honor God with what wealth we have.

B. 1st Kings 3:4-15

God gave Solomon his wisdom and God gave him his wealth.

1. 1st Kings 4:29-34; Ecclesiastes 12:9

His wisdom from God was exceedingly great and well recorded, much to our benefit.

2. 1st Kings 10:14-29

Besides significant additional income, Solomon’s annual income in gold alone was 666 talents. Since a talent of gold was thought to be about 120 pounds in troy weight, with 12 ounces to the troy pound, Solomon was taking in 959,040 ounces of gold each year. At the current market value for gold, \$882.⁵⁰ per ounce, his annual income in gold alone amounted to \$846,352,800 in our currency.

C. Considering his wisdom and his wealth, Solomon is a worthy financial advisor, so in this lesson concerning financial management, we will focus mostly on what Solomon taught in the Proverbs and Ecclesiastes concerning wealth.

I. ATTITUDE TOWARD WEALTH

A. Material blessings come from God.

1. Proverbs 3:9-10

By being generous toward God, He blesses us with abundance.

2. Proverbs 10:22; 15:6

Gaining wealth is a blessing. It can be a reward for righteousness.

3. Proverbs 14:24; 21:20; 24:3-4

Those who are wise and knowledgeable enjoy “*desirable treasure*” and “*precious and pleasant riches*”.

4. **Psalm 37:25**

Solomon’s father David taught that God always provides at least the basics for His people.

B. Many other things are much more important than wealth.

1. **Proverbs 13:7**

Money is not the only measure of success.

2. **Proverbs 3:13-18; 8:10-21; 16:16**

Wisdom and understanding excel over gold and silver.

3. **Proverbs 16:8**

Justice is more important than vast revenues.

4. **Proverbs 28:6**

Integrity is better than riches.

5. **Proverbs 22:1**

A good reputation is most important.

6. **Proverbs 15:16-17**

Godly fear and love are better than treasure.

7. **Proverbs 17:1**

Peace is to be desired over abundance.

8. **Ecclesiastes 4:6-8**

Companionship is better than money.

C. Wealth carries potential dangers.

1. **Ecclesiastes 5:10**

Some people will never be satisfied with what they’ve acquired.

2. **Ecclesiastes 10:19**

Some will regard money as the answer to everything.

3. **Proverbs 18:23**

With power, the wealthy may forget their manners.

4. **Proverbs 19:4, 6-7**

With wealth, it can be difficult to determine who one's true friends are.

5. **Proverbs 15:27**

Domestic strife can arise from greed.

6. **Proverbs 11:28**

Wealth must not be where our trust is.

7. **Matthew 19:16-26**

We must be willing to surrender wealth if it interferes with our devotion to God because *"it is hard for a rich man to enter the kingdom of heaven"*, *"but with God all things are possible"*.

8. **Luke 16:13**

Wealth must not become our master, lest it deter us from God's service. We should make money serve us instead.

D. **Balance is necessary.**

1. **Proverbs 30:8-9**

We should be content with enough, neither too much nor too little.

2. **Philippians 4:11-13**

We should be capable of adapting to various circumstances without wavering in our trust of God.

II. **PURSUIT OF WEALTH**

A. **Do not underwork.**

1. **Proverbs 18:9; Ecclesiastes 10:18**

Laziness is destructive.

2. **2nd Thessalonians 3:10-12**

Work is essential. If we are unwilling to sustain ourselves, we deserve no sustenance at all.

3. **Proverbs 28:20, 22; 21:5**

To be hasty to become rich is dangerous. This principle rules out gambling and get-rich-quick schemes. Such schemes will fail.

B. Do not overwork.

1. **Proverbs 23:4-5**

Workaholism is ultimately pointless since wealth is temporary; it can't last beyond this lifetime.

2. **Ecclesiastes 6:9**

We must be content with what we have instead of always pursuing what is beyond the horizon.

C. Work steadily.

1. **Ecclesiastes 9:10**

Work hard.

2. **Proverbs 10:4-5**

Diligence will be rewarded.

3. **Proverbs 14:4**

We have to be willing to get our hands dirty in order to advance.

4. **Proverbs 6:6-7**

We must be self-motivated, not the type of people who need to be micro-managed.

5. **Proverbs 12:11; 28:19; 14:23**

When it's time to work, it is just that, time to work, not to play golf or otherwise waste time, including useless chit-chat.

D. Be honest.

1. **Proverbs 13:11**

It's futile to gain wealth dishonestly because it will surely be lost.

2. **Proverbs 11:26**

Do not withhold merchandise from those who need to buy it.

3. **Accuracy matters.**

a. **Proverbs 11:1**

Whether a realtor measuring square footage in a house, a butcher weighing meat, a grocer selling produce, or in any other merchandise we may peddle, our measurements must be accurate.

b. Proverbs 22:28

We must not falsify records to favor our own or anyone else's interests.

4. Refrain from usury.

a. Proverbs 28:8

It is not right to charge excessive interest as many lenders do.

b. Deuteronomy 23:19-20

Interest should not be charged at all on personal loans.

5. Pay taxes.

a. Matthew 17:24-27

Jesus was careful to pay taxes.

b. Romans 13:1-7

Paying taxes is a necessary part of subjection to governing authorities which God established to praise good and punish evil.

III. MANAGEMENT OF WEALTH

A. Avoid debt.

1. Proverbs 22:7

Debt is slavery, not necessarily sinful, but something to avoid.

a. We should severely restrict credit card expenditures.

b. It is better to save toward the purchase of used cars and homes than to pay interest on brand new ones.

2. Repay loans.

a. Psalm 37:21

If we have gone into debt, we must be certain to repay it. Failure to do so is wickedness. God does not approve of bankruptcy, defaulting on loans, or losing property to foreclosures and liens.

b. 2nd Kings 4:1-7

Debt repayment is a priority.

3. Refrain from surety.

a. Proverbs 22:26-27

If debt is slavery, how much more so when we become responsible for others' financial failures?

b. Proverbs 11:15

We must not guarantee the loan of a stranger. There is economic security in not entering into such an obligation.

c. Proverbs 17:18

It is unwise to co-sign on a loan for a friend, even.

d. Proverbs 6:1-5

Whether surety for friend or stranger, we must not become entangled in others' financial obligations.

B. Do not squander.

1. Proverbs 21:20

It is foolish to waste that with which we have been blessed.

2. Proverbs 12:11; 28:19

Don't spend frivolously, lest you come into poverty.

3. Proverbs 12:27

Does it seem odd that a person would go to the effort of hunting then let the meat spoil instead of roasting it? But this type of laziness is extraordinarily common.

a. Overloading the fridge with food that will spoil before being eaten qualifies.

- b. Allowing a substantial rebate on a major purchase to expire is wasteful.

C. Save.

1. **Proverbs 30:25**

Like the ants, we should prepare for the future. Retirement savings, pension plans, IRA's, and 401K's may be worth considering.

2. **Proverbs 27:23-27**

Manage your assets attentively.

3. **Proverbs 25:16**

When we gain an unexpected sum – a windfall if you will, whether an inheritance, a tax refund, a bonus, a tip, a stock dividend, or otherwise it is important to save most of it for future use, rather than to spend it quickly.

4. **Genesis 41:35-36**

Lean times may come when it will be necessary to live from the savings set aside during more prosperous times.

5. **Proverbs 13:22; 2nd Corinthians 12:14**

Providing for future generations of our offspring cannot be done without saving.

D. Budget.

1. **Proverbs 24:27**

Be sure the land you're working will sustain the house you're building before you build it.

2. **Luke 14:28-30**

Budget planning is imperative. It is foolish to undertake a major expense without considering the ability to cover the cost.

E. Diversify.

1. **Ecclesiastes 11:6**

Since working the field is never a nighttime activity, by instructing the man who works his field in the morning to not withhold his hand at night, Solomon was teaching diversification – moonlighting if you will. A second source of income or a fallback occupation is wise because *“you do not know which will prosper, either this or that, or whether both alike will be good”*. Likewise, diversification of investments is wise so that if there is a decline in the stock market, property values, or the price of gold, the loss is not total. In other words, don't put all your eggs in one basket.

2. **Acts 18:1-3**

The apostle Paul enjoyed a diversity of skills. When he could not earn his living preaching, he could fall back on tent making.

F. **Share.**

1. **Proverbs 29:7**

Our consideration of the poor reflects either righteousness or wickedness.

2. **Proverbs 3:27-28; 28:27**

We must not be reluctant to assist those less fortunate.

3. **Proverbs 19:17; 22:9**

God will see to it that we suffer no lack from helping the needy.

CONCLUSION

A. **John 6:27**

There are more important things to work toward than even the basics in life.

B. **Matthew 6:19-21**

The wealth most worthwhile is in heaven.

C. **1st Timothy 6:17-19**

When God has blessed us with material gain, it is our duty to share it with others.