

Text: Proverbs 3:9-10

Title: “Street Smarts ... for Money”

ILLUSTRATION - In 2014, Microsoft paid \$2.5 billion to buy the company that created the video game *Minecraft*. The deal made the owner Markus Persson an overnight billionaire. Immediately he went out and bought a huge Beverly Hills mansion worth \$70 million. (He out bid Beyoncé and Jay-Z for it.) Markus Persson now had it all ... or at least he thought he did. A year later Persson posted a series of tweets that revealed the unhappiness and dissatisfaction he was fighting.

4:48am: The problem with getting everything is you run out of reasons to keep trying, and human interaction becomes impossible due to imbalance.

4:50am: Hanging out in Ibiza with a bunch of friends and partying with famous people, able to do whatever I want, and I've never felt more isolated.

4:52am: When we sold the company, the biggest effort went into making sure the employees got taken care of, and they all hate me now.

4:53am: Found a great girl, but she's afraid of me and my life style and went with a normal person instead.

As much as we think a little more money would solve all of our problems, human history has shown that isn't always the case. Perhaps this morning you're at the other end of the spectrum. You came to church with money worries ... not sure how you will pay your bills. The Bible deals with money matters ... because money *matters*.

Find Proverbs 3 in your Bible. We're in this series called “Street Smarts.” The Bible says that the wisdom of God is crying out in the streets, urging us to listen and learn so we can be live skillfully in the “streets” and the paths of life in a way that honors God.

MEMORY VERSE - Proverbs 2:6 - For the LORD gives wisdom, and from his mouth come knowledge and understanding.

So we can either lean on the world's wisdom and our own understanding or we can receive the wisdom, knowledge and understanding that come from the mouth of the Lord. There's no area where we need that more than with our money. The Bible deals with money matters ... because money *matters*.

Proverbs 3:9-10 - Honor the LORD with your wealth, with the firstfruits of all your crops; then your barns will be filled to overflowing, and your vats will brim over with new wine.

Here's where we're going today: God wants us to experience the great fulfillment that comes from honoring Him with our money and possessions.

Proverbs 3:9 says “Honor the Lord with your wealth...” Yes, it’s possible to honor God with our money ... in the way we earn money ... the way we spend money ... the way we give money away ... in the way we invest money.

Now, money matters, but it doesn’t matter as much as we think it does. **Many things in life are more important than money:**

- **God is more important than money.** That’s why we put God first when it comes to spending our money.

Proverbs 3:9a - Honor the LORD with your wealth...

- **Wisdom is more important than money.** Later in Proverbs 3 it says...

Proverbs 3:13-15 - Blessed is the man who finds wisdom, the man who gains understanding, for she is more profitable than silver and yields better returns than gold. She is more precious than rubies; nothing you desire can compare with her.

The wisdom of God shows us how to keep our finances balanced with the other priorities in life. The wisdom of God shows us the pitfalls of greed and materialism.

- **Righteousness and justice are more important than money.** We should make sure we are being righteous and just in the use of money. God expects us to be right and fair.

Proverbs 16:8 - Better a little with righteousness than much gain with injustice.

- **Harmony and peace are more important than money.** We all know that money doesn’t buy peace and harmony in relationships. Often it creates relationship problems.

Proverbs 15:16 - Better a little with the fear of the LORD than great wealth with turmoil.

Proverbs 15:27 - A greedy man brings trouble to his family, but he who hates bribes will live.

- **Integrity is more important than money.** Integrity should be one of the guiding factors in the use of money.

Proverbs 28:6 - Better a poor man whose walk is blameless than a rich man whose ways are perverse.

- **A good reputation is more important than money.**

Proverbs 22:1 - A good name is more desirable than great riches; to be esteemed is better than silver or gold.

So money matters, but there are other more important things in life.

Many people ask, “Why are we to honor the Lord with our wealth?” Isn’t my money, my money? Many people don’t see the need or have the desire to honor God in this way. Answer:

We honor God with our wealth because it all comes from God.

No matter how much you think your bank account or your investments or your possessions belong to you, the truth is that it has come from the hand of God.

Proverbs 10:22a - The blessing of the LORD brings wealth...

When King David led the people to give generously to build the Temple in Jerusalem he prayed...

1 Chronicles 29:14 - “But who am I, and who are my people, that we should be able to give as generously as this? Everything comes from you, and we have given you only what comes from your hand.

Now back to Proverbs 3:9-10. This proverb not only explains *why* we honor God with our wealth; it also shows us exactly *how* to honor God with our wealth:

Proverbs 3:9 - Honor the LORD with your wealth, with the firstfruits of all your crops;

Now let me explain...

THE PRINCIPLE OF “FIRSTFRUITS”: We honor God with the first and the best of our increase.

This started when God first established a covenant relationship with Israel. The way the people of God acknowledged that their possessions (their wealth) came from God was to give God the “firstfruits.” That is, when they brought in their crops, the first part of it was brought as an offering to the Lord. When their cattle reproduced, they were to bring the first of those animals as an offering to the Lord. It was their way of acknowledging that they understood God had blessed them and they were to honor God with their wealth. Now their culture was an agricultural culture ... not so much for us today. Our “firstfruits” are usually given from the money we receive from our jobs or investments. But the principle still applies.

ILLUSTRATION – If you’re a parent you have probably have this happen. You go to McDonald’s for lunch and one of your kids gets a large order of fries. And those hot fries smell so good you just reach over to take a few fries off the top of your child’s pile. And they pull

back their box of fries, “No. Those are my fries.” And you pull your hand back, but then you think: Wait a minute. Doesn’t my kid know where those fries came from? My child gets to have those fries to begin with because I made the money to buy them. Actually, I have control over those fries. I can eat them all if I want to. Or I can get my own order of fries if I want to. I don’t need her fries anyway. The more we think about it, the more we realize that it really isn’t about the French fries. It’s about the relationship. What really hurt is that your child was selfish ... and ungrateful.

So with God, it’s not about the money. He doesn’t need our money. It’s about the relationship ... that we understand who He is and what He has done for us. And we honor the Lord with our wealth because we love Him and trust Him that when we give we are obeying, and God will take care of our needs.

That’s the principle of the firstfruits. And the principle of the firstfruits is built upon the principle of the tithe or giving 10% of our increase to the Lord. We see the principle of the tithe running all the way through the Bible, starting early in Genesis before the Law of Moses. It was embedded in the Law of Moses that the people of God were to worship God by bringing at least a tenth of the increase to honor the Lord. Prophets like Malachi preached...

Malachi 3:10a - Bring the whole tithe into the storehouse, that there may be food in my house.

Many people stop there and say, “The tithe is an OT principle and it isn’t a requirement for NT believers in the age of the Gospel of Jesus Christ.” True, there is no requirement of the Law that hasn’t been met for us in Christ. But God has imbedded the principle of the tithe into the economy of His Kingdom. Again, it’s not about the money; it’s about the relationship and it’s about worship. We are to honor God with our wealth.

But honoring God with our wealth is also the way God intends to fund His Kingdom’s work in this world. The tithe in the OT supplied the needs for the functioning of the Temple worship and the priests, as well as supplying the needs of the poor. In the NT the tithes and offerings of God’s people are used to spread the Gospel and provide for the needs of the poor.

In the NT the big emphasis is on proportional giving starting with the tithe. To whom much is given much is required. As our wealth increases we will give more and more. We are blessed in order for us to be a blessing to others.

So when we honor the Lord with our wealth through proportional giving...

Proverbs 3:10 - then your barns will be filled to overflowing, and your vats will brim over with new wine.

So there's a blessing promised to us. But that's not the motivation for giving. It is to honor God. It's not to get an income tax deduction. It's to honor God. But here's the deal: We don't *get to give to get to consume*. We *get to give to get to give to get to give...*

2 Corinthians 9:11 - You will be made rich in every way so that you can be generous on every occasion, and through us your generosity will result in thanksgiving to God.

This is the way we honor the Lord with our wealth as NT followers of Jesus. Next week we'll circle back to this because some of you are sitting there thinking, "I'm already spending more than I'm taking in. I would love to start honoring God in this way, but I don't know where to start." The Bible has more wisdom for us in this, but here's a place to start this week:

STREET SMARTS FOR THIS WEEK:

- **Make God your greatest passion in life.**

Proverbs 3:9 - Honor the LORD with your wealth...

As followers of Christ our greatest passion should be to honor God. And we do that through Christ. In pursuing Christ as the ultimate treasure of our life we are showing that money can't supply the things we ultimately need. It can't make us holy or righteous. It can't save us from our sins. Only God through Christ can do that. But the use of our money reveals what our real passions in life are. Our possessions are a blessing, but they are also a test revealing what is truly most important to us.

- **Cultivate contentment.** We live in a culture that constantly tells us that our life is simply not complete without the newest phone, the latest technology, the brightest TV screen.

Hebrews 13:5 - Keep your lives free from the love of money and be content with what you have, because God has said, "Never will I leave you; never will I forsake you."

- **Make eternal investments.**

Matthew 6:20-21 - But store up for yourselves treasures in heaven, where moth and rust do not destroy, and where thieves do not break in and steal. For where your treasure is, there your heart will be also.

- **Take a step up in your giving.** You can't go back and erase the past. But you can start new now being obedient to God. Think about going from nothing to 1%; 1% to 5%; 5% to 10%; 10% to 20%.

The Bible says you were purchased with a price ... the price of the precious blood of Christ. Therefore honor God with your body ... with all that you are and all that you have.

ANNOUNCE EVENING OF PRAYER AND PRAISE