

MONEY
Proverbs
By Raymond White

The Bible has a lot to say about money, in fact it has more to say about money and wealth than any other single subject, and most of it is negative. You already know that you can't take it with you, but you should also know that how you deal with it may determine where you go.

As you might expect, since Proverbs is a treasure trove of good advice about almost anything, it is also a treasure trove of good advice (do's and don'ts) about money.

[1] THE DO'S

1. **WORK**

Proverbs 14:23 In labor there is profit but the talk of the lips tendeth only to penury.

Well, surprise, surprise. The Bible says work. I imagine some readers were hoping the Bible would instead advise us to run off to the hills, become spiritual hermits, and contemplate our navels. Nope. The bible doesn't say that, it says work. In fact, the bible is adamant.

2 Thessalonians 3:10 If any would not work, neither should he eat.

1 Timothy 5:8 If any provide not for his own... he hath denied the faith...

Proverbs 6:10 Yet a little sleep...so shall thy poverty come as one that travelleth...

2. **SAVE**

Proverbs 21:20 There is treasure to be desired in the dwelling of the wise, but a foolish man spendeth it up.

Spend less than you earn so that you have a net positive balance. Saving and investing is not a bad thing but a good thing so that we can be self sufficient, not a burden on others.

3. **PLAN**

Proverbs 24:3 Through wisdom is a house built; and by understanding it is established; :4 And by knowledge shall the chambers be filled with all precious and pleasant riches.

Want to live well in a nice home with nice things? Wisdom, understanding, and knowledge are pretty much requirements for achieving your goal. It's amazing how some people live any stupid way they want, squandering every opportunity, then are surprised when poverty catches up with them. Then they blame everyone else — parents, teachers, the “system” — for their own failure as though everyone else had a duty to feed them.

Proverbs 27:23 Be thou diligent to know the state of thy flocks.

4. **LOOK**

Proverbs 27:23 Be thou diligent to know the state of thy flocks, and look well to thy herds.

The simple act of balancing a checkbook matters. You have to keep track of what you have so that you can know if you're heading in the right direction or wrong direction.

5. **GIVE**

Proverbs 11:24 There is that scattereth and yet increaseth and there is that withholdeth more than is meet but it tendeth to poverty.

A miracle of the universe, in the general scheme of things, that is not intuitively obvious is that generous people somehow do better. “What goes around comes around” is true. Good people draw goodness and bad people draw badness. I don’t know why, it just is. The universe is a mirror that reflects back at you what you are.

Luke 6:36 Give to every man that asketh of thee.

Leviticus 25:35 if thy brother be waxen poor...thou shalt relieve him...take thou no usury...

[2] THE DON'TS

1. HASTY

Proverbs 21:5 The thoughts of the diligent tend only to plenteousness; but of everyone that is hasty only to want.

Diligence is not just in the sense of work, but also being careful how you spend it. Haste is poor spending habits and foolish investments. Circumspection is in view here. This is the opposite of “He who hesitates is lost.” More often, “He who hesitates is sometimes saved.” Impulse buying leads to financial ruin. “I want what I want and I want it *now!*” Well, okay, but don’t be surprised when that thing you so desperately wanted is now a liability, broke you, and prevents you from getting the things you really should have wanted in the first place. Boat owners have a saying: “I had two happy days: the day I bought it and the day I sold it.” Might this warning against haste apply as well to your love life? Certainly it does, but that would be a very long discussion for another time about lives screwed up from picking the wrong partner. Haste is always dangerous. It’s sometimes necessary, but still dangerous.

2. LAZY

Proverbs 20:13 Love not sleep, lest thou come to poverty; open thine eyes and thou shalt be satisfied with bread.

Here’s a definition of laziness: resting before you’re tired. Some people just want to rest all the time. Want to have something? Then do something!

Proverbs 6:6 Go to the ant thou sluggard; consider her ways and be wise. :9 How long wilt thou sleep, O sluggard? When wilt thou arise out of thy sleep? :10 Yet a little sleep, a little sleep, a little folding of the hands to sleep. :11 So shall thy poverty come as one that travelleth, and thy want as an armed man.

3. INDULGENT

Proverbs 23:21 For the drunkard and the glutton shall come to poverty...

Nothing makes a man broke more surely than overconsumption. People who can’t control their lust for stuff are doomed to poverty. And credit cards tempt us to spend all we have *and more!* The first question should be: do you really need all that stuff? If you restrict yourself to “needs” and eliminate the “wants” you’ll do much better. Someone said: “It is difficult to save money when your neighbors keep buying things you can’t afford.”

Proverbs 18:9 He also that is slothful in his work is brother to him that is a great waster.

Haggai 1:6 Ye have sown much, and bring in little...put it into a bag with holes.

4. STUBBORN

Proverbs 13:8 ...the poor heareth not rebuke.

After all the good advice that the Bible or any thoughtful friend might have to give, there are people who just will not listen. Some people seem bound and determined to go broke, as though they want to be paupers. Hopefully, you aren't one of them. With common sense and some real ambition, you should do quite well. And that's really what God wants for you.

5. BORROW

Proverbs 22:7 The borrower is servant to the lender.

Lives are ruined by debt. Lifetime's of incoming are squandered by paying compound interest. If you buy a house for \$300,000 you will discover at the end of 30 years that you have spent over a million dollars to pay off that loan. That mortgage debt then really did gut your lifetime of income and lifetime of work, and that's not fair. Okay, so you have a house. But it should have cost you only a third as much. You really would be better off, *much* better off, to get rid of that debt and all debts as quickly as possible so that the money you earn benefits you and your family rather than the bank.

Romans 13:8 Owe no man anything.

Proverbs 17:18 A man void of understanding striketh hands and becometh surety

Deuteronomy 15:6 thou [Israel] shalt lend unto many nations but thou shalt not borrow...

1 Corinthians 7:23 Ye are bought with a price; be not ye the servants of men.

[3] WHO OWNS THE WORLD'S WEALTH?

Ezekiel 16:17 Thou hast also taken thy fair jewels of my gold and of my silver, which I had given thee, and madest to thyself images of men, and didst commit whoredom with them.

Haggai 2:8 The silver is mine, and the gold is mine, saith the LORD of hosts.

[4] PRIORITY

Luke 16:13 No servant can serve two masters...Ye cannot serve God and mammon.

This is a challenging verse. Not because it is difficult to understand (it's clear enough), but because there are so many contrary examples: rich Abraham, rich Melchizedek, rich Joseph, rich Job, rich David, rich Solomon, rich Matthew, rich Zacchaeus, rich kings, rich popes, rich Christians of every bent dotting the pages of history. History is littered with Jewish and Christian wealth and God doesn't seem anxious to punish his true believers who just happen to figure out how to get rich too. And further, because they are rich, they can better help others in need with help that actually matters, so they get to double down and buy heaven as well which poor people cannot afford to do. So moneyed Christians seems a double unfairness that they really do get to have it both ways and in spades.

Given this reality of life, that there are many rich Christians, it's hard to understand Jesus saying "Ye cannot serve God and mammon" when there seems to be so many rich believers who do just that so very well, serve God *and* mammon.

We might argue that rich Christians don't serve mammon that they are just blessed by God. But that argument is impossible to believe. You don't get rich without being aggressive and

smart and attentive and taking full advantage of situations. Christians get rich like anyone else by being good at taking care of business. In short, by “serving mammon” and serving him well.

So, in light of real world realities, how are we to take “Ye cannot serve God and mammon”? Certainly Jesus means priority.

Jesus was not rich — (indeed he complained of it, **Luke 9:58** ...*Foxes have holes, and birds of the air have nests; but the Son of man hath not where to lay his head.*) — but he hung around with rich people who were generous with him. So it wasn't their wealth that Jesus was grousing about. It was something else.

Jesus could have been rich had he chosen to be. Can you imagine the monetary value of being able to cure any disease with a touch? — to walk into a hospital and empty all its wards by touching every patient? What could you sell that skill for?

That did not escape the attention of Simon the Sorcerer (**Acts 8:19-20**) or of Judas (**John 12:4-6**). And it had even crossed Jesus' mind. That was the very thought that Satan planted into Jesus' mind (**Matthew 4:3-4**). It was a simple idea really, and very natural: Jesus, you have all this power, use it to serve yourself. And Jesus said, no. I have something much better to do with it, like save the whole human race.

Now, when *that* man, who had that kind of power yet that kind of generosity says, “Ye cannot serve God and mammon,” he knows what he is talking about, and we ought to pay attention.

Jesus had a priority. And that priority interfered with him serving himself; he just had so much to do that really mattered.

Now, we have priorities. And Jesus allows us to have priorities, to deal with more than one thing, and to arrange the multiple things in our lives in order of importance,

Matthew 6:31 *Therefore take no thought, saying, What shall we eat? Or, What shall we drink? Or, Wherewithal shall we be clothed? :32 (For after all these things do the Gentiles seek:) for your Heavenly Father knoweth that ye have need of all these things. :33 But seek ye first the kingdom of God, and his righteousness, and all these things shall be added unto you.*

This puts it all together for us. Let's examine what he said.

First: “Take no thought” doesn't mean don't think about what you're doing, it means don't worry about it. Get on with life, get on with business, just don't be fretting about it.

Second: Of course you need food and clothing and housing and a job and income and all the rest. And *God knows that!* So God is not depriving you of the necessary things of life and it is no sin to pursue those things.

Third: But there are some things that are even more important, like eternal life. And therefore you should not sacrifice the more important for the less important. If you can have both, that's best. But if you must choose one over the other, then for heaven's sake, do not sacrifice that which can benefit you forever. Priority matters.

Fourth: God wants you to have both, everything. He wants to deprive you of nothing. But be aware of first things first. And when trade offs are unavoidable, when it really is either-or, then make the right choices.

John 10:10 ...I am come that they might have life, and that they might have it more abundantly.

God is not a cosmic killjoy. He is not trying to step on our fun. He is trying to maximize our joy. The problem is, when you grab something, you have to release something else. Here's the truth: You can have anything you want, but you can't have everything you want. You can have all the food you want or you can be thin. Choose. You can buy a boat or you can invest the money. Choose. You can have sex with many partners or you can be truly in love with one person. Choose. You can be a person with real integrity or you can steal. Choose.

Now, if your highest priority is God, then that restricts many of your choices. You can be moving up the corporate ladder. You can be invested in stocks or real estate or whatever. But there will be certain things you must not do. What are they? You will know when you face them. Here is the most important priorities verse in the Bible.

Matthew 16:26 For what is a man profited, if he shall gain the whole world, and lose his own soul? Or what shall a man give in exchange for his soul?

There is this saying, from who, I don't know: "He is no fool who trades that which he cannot keep for that which he cannot lose." That's how to arrange priorities.

But here is the problem: Many Christians on the road to wealth fail to recognize a compromise when they see it. Some glaring examples are needed —

Not too many centuries ago, there were Christians who saw no conflict between their Christianity and owning slaves. No matter that slaves died on slave ships, somehow these "Christians" managed to keep their conscience free of guilt.

Not too many centuries before that, Christians saw no conflict between their Christianity and burning other Christians at the stake. Indeed, they saw it as their Christian duty. And somehow they too managed to keep their conscience free of guilt.

Today many Christians are still pro-choice, thinking it's okay to slice up living babies who die in agony. And they still manage to keep their conscience free of guilt.

My point: It's easy to compromise and not even know it. So, while you are your road to wealth, and you're sure that God is your highest priority, I'm just saying you had better *be* sure, I mean *really* sure, that you are not compromising that highest priority somewhere along the way. Just keep Jesus' warning ringing in your ears: "Ye cannot serve God and mammon."

Well maybe you can. Or maybe you can't. Are you sure?

[5] MONEY IS GOOD

Proverbs 22:4 By humility and the fear of the LORD are riches...

Isaiah 48:17 ...I am the LORD thy God which teacheth thee to profit...

Deuteronomy 8:18 But thou shalt remember the LORD thy God: for it is he that giveth thee the power to get wealth.

1 Timothy 6:17 ...the living God who gives us all things richly to enjoy.

If money is so bad, then why does God bless us with so much of it? God does not want us to be poor, he wants us to enjoy the best of his blessing, the riches of the earth. That's why he created the earth, to bless us. So, allow yourself to be blessed.

[6] MONEY IS BAD

But be cautious. Every good thing can be used in a wrong way. Just as water is a good thing, but it can drown you. And food is good, but it can make you fat. Money too is good, but it can destroy you, if you let it.

Proverbs 23:4 Labour not to be rich...

Trying hard to be rich can distract us from everything else that's important.

Ezekiel 28:5 By thy great wisdom and by thy traffick [commerce] hast thou [Tyre] increased thy riches, and thine heart is lifted up because of thy riches:

Tyre's shipping trade made Tyre a wealthy city. But when the Greeks came, all of Tyre's money didn't save it. Its walls were breached and its citizens were killed or sold into slavery. Money has many benefits, but not every benefit. Even the rich drown, or die of cancer, or get their heads chopped off, sometimes *because* they are rich. Had Tyre been less rich, they might have handled the Greeks differently.

1 Timothy 6:9 But they that will be rich fall into temptation and a snare, and into many foolish and hurtful lusts, which drown men in destruction and perdition. :10 For the love of money is the root of all evil: which while some coveted after, they have erred from the faith, and pierced themselves through with many sorrows.

For money, Delilah betrayed Sampson. For money, Balaam cursed Israel or tried to. For money, Judas sold Jesus. For money, Satan tried to buy Jesus but Jesus, fortunately for us, was not interested in the offer.

Money corrupts. It's said that every man has his price. Is that true? I hope it's not. It was not true of Jesus. The only way we'll know that is true of us is if Satan ever makes an offer high enough to buy us. Then we'll know.

[7] WHAT MONEY CAN BUY

To keep a perspective about money, money can buy certain things, and spiritual minded Christians ought not to discount the power of money.

Proverbs 19:4 Wealth maketh many friends; but the poor is separated from his neighbour. :7 All the brethren of the poor do hate him: how much more do his friends go far from him? he pursueth them with words, yet they are wanting to him.

Don't like it? Sorry. That's the way the world works.

Ecclesiastes 7:12 ...money is a defence...

Money certainly is a defense. Ask O.J. Simpson. Even a dual-murderer can escape justice by buying the best attorneys. It shouldn't be that way but it is.

Ecclesiastes 7:14 In the day of prosperity be joyful.

Enjoy it while you can.

Ecclesiastes 9:16 ...the poor man's wisdom is despised.

Nobody listens to poor people. What advice do they have that anybody wants to hear? But when a rich man talks, people listen. In other words, money buys influence.

Ecclesiastes 10:19 ...money answereth all things.

A moment of truth. Money can buy a lot. If not quite anything, then pretty darned near anything. With money, Osama Bin Laden bought the deaths of 3,000 Americans followed by a decade of life and freedom when he should have been dead for his crime.

2 Thessalonians 3:10 ...if any would not work, neither should he eat.

1 Timothy 5:8 But if any provide not for his own...he...is worse than an infidel.

Work produces money, money produces food, and food produces good family life and essential joy. Money may be the root of evil but it is also the root of a lot of good.

[8] WHAT MONEY CAN'T BUY

Psalms 49:6 They that trust in their wealth, and boast themselves in the multitude of their riches; :7 None of them can by any means redeem his brother, nor give to God a ransom for me.

If someone you love very much, your own brother in this case, is dying, all the money in the world isn't going to save him. The rich are just as powerless against cancer, or a car accident, or an assassin's bullet as the poor.

Proverbs 18:11 The rich man's wealth is his strong city, and as an high wall in his own conceit.

The word *conceit*, implies that neither wealth nor a high wall do what they are expected to do. City walls are breached, and so are a rich man's wealth.

Jeremiah 48:7 *For because thou hast trusted in thy works and in thy treasures, thou shalt also be taken...*

When a city is captured, its rich are enslaved right along with its poor. The rich receive no special treatment.

Jeremiah 49:4 *Wherefore gloriest thou in the valleys, thy flowing valley, O backsliding daughter? That trusted in her treasures, saying, Who shall come unto me?*

Who shall come? It was the Babylonians that came and captured the city. And Jerusalem's money couldn't save it. Indeed it was their money that drew the Babylonians.

Jeremiah 50:37 *A sword is upon their horses, and upon their chariots...a sword is upon her treasures; and they shall be robbed.*

Money won't protect you from robbery. The richer you are, the more the burglars want to get at you.

Ezekiel 7:19 *...their silver and their gold shall not be able to deliver them in the day of the wrath of the LORD: they shall not satisfy their souls, neither fill their bowels: because it is the stumblingblock of their iniquity.*

When God wants to take his vengeance on you, you won't be able to buy him off with a bribe, nor will you be able to eat your silver and gold. Your silver and gold was the root cause of your iniquity, but it won't help you in the end.

[9] MONEY IS TEMPORARY

In any case, money won't last. At best it is temporary. It's a trite old saying but true: you can't take it with you, but that thought is all over Bible. When Howard Hughes dies, someone asked, "I wonder how much he left." Someone else answered, "He left it all." Indeed he did.

Psalms 39:6 *...he heapeth up riches, and knoweth not who shall gather them.*

Psalms 49:16 *Be not thou afraid when one is made rich, when the glory of his house is increased; :17 For when he dieth he shall carry nothing away: his glory shall not descend [into the grave] with him.*

Proverbs 27:24 *For riches are not for ever: and doth the crown endure to every generation?*

Don't pay so much attention to celebrities and such. They'll die just like you. Death is the great equalizer. All their fame, wealth, advantage does not follow them into the grave.

Proverbs 23:5 *Wilt thou set thine eyes upon that which is not? For riches certainly make themselves wings; they fly away as an eagle toward heaven.*

Ecclesiastes 5:14 *But those riches perish by evil travail: and he begetteth a son, and there is nothing in his hand. :15* *As he came forth of his mother's womb, naked shall he return to go as he came, and shall take nothing of his labour, which he may carry away in his hand.*

Ecclesiastes 6:2 *A man to whom God hath given riches, wealth, and honour, so that he wanteth nothing for his soul of all that he desireth, yet God giveth him not power to eat thereof, but a stranger eateth it: this is vanity, and it is an evil disease.*

Jeremiah 51:13 *O thou that dwellest upon many waters, abundant in treasures, thine end is come, and the measure of thy covetousness.*

- ☛ **1 Timothy 6:7** *For we brought nothing into this world, and it is certain we can carry nothing out.*

[10] THE WICKED RICH

Jeremiah 5:26 *For among my people are found wicked men: they lay wait, as he that setteth snares; they set a trap, they catch men. :27* *As a cage full of birds, so are their houses full of deceit: therefore they are become great, and waxen rich.*

Evil pays off. People who do evil thing become rich. To deny that is to deny the obvious. Drug dealers, porn producers, lying businessmen, let's face it, they do well by doing bad.

Jeremiah 17:11 *As the partridge sitteth on eggs, and hatcheth them not; so he that getteth riches, and not by right, shall leave them in the midst of his days, and at his end shall be a fool.*

But no one takes it with them, do they? In a sense, the righteous man does take it with him because he spent his rightly earned wealth on right things which *are* his to keep.

Ezekiel 34:21 *Because ye have thrust with side and with shoulder, and pushed all the diseased with your horns, till ye have scattered them abroad;*

Rich people have no care or concern for poor people. They'd just as soon be rid of them. No sympathy, no compassion.

Proverbs 3:31 *Envy thou not the oppressor...*

We just have to believe that evil people, however successful they are, will one day get their divine comeuppance. So don't envy them. They're in trouble with God.

[11] THE WICKED POOR

The politically correct thinking is that only rich people are wicked, that poor people can never be wicked because they are, after all, victims. And Jesus' parable of Lazarus and the rich man is one of many texts that nudge us towards that idea.

But it is a wrong conclusion to believe that poor people are innocent simply because they are poor and that rich people are guilty simply because they are rich.

In the parable of the talents, Jesus gives us quite the opposite view, and he does so, I believe, because far too many poor people have come to believe (because of political victimization) that because they are poor they are therefore not accountable.

Here then, for the balanced view, is the parable of the talents — the tail end of it anyway. I'll skip over the 5 and 2 talent servants and get right to the 1 talent servant.

Matthew 25:18 But he that received one went and digged in the earth, and hid his lord's money. :19 After a long time the lord of those servants cometh, and reckoneth with them. :24 Then he which had received the one talent came and said, Lord, I knew thee that thou art a hard man, reaping where thou hast not sown, and gathering where thou hast not strawed. :25 And I was afraid, and went and hid thy talent in the earth: lo, there thou hast that is thine. :26 His lord answered and said unto him, Thou wicked and slothful servant, thou knewest that I reap where I sowed not, and gather where I have not strawed. :27 Thou oughtest therefore to have put my money to the exchangers, and then at my coming I should have received mine own with usury. :28 Take the talent from him, and give it unto him which hath ten talents. :30 And cast ye the unprofitable servant into outer darkness: there shall be weeping and gnashing of teeth.

I will paraphrase. The one talent servant returns the talent to the lord and offers an excuse, "I was afraid of you and afraid to lose your money, so I did the safest thing, I buried it, and here it is." He also, in a subtle way, accuses his lord of being too tough, too rigid, too mean so that he, the servant, was right to be afraid.

But the lord didn't buy into that. He got to the heart of the matter quickly: "So you think I'll be too tough? Well, you're a liar and I'll prove it. If you were afraid of me as you say, then you would have deposited the money I gave you in the bank and would have at least made some interest for me. But you wouldn't even do that, wouldn't do the minimum. You're not afraid, you're just plain lazy and you deserve no trust at all. Buried it in the ground? Bah! Go to hell!"

This is a sad story. But sadder still is that many poor people have just that attitude, that somehow poverty justifies their indolence: "I'm poor so why should I have to work?" In fact, the opposite is true. They should get off their butts and go to work and maybe something good will happen. And if nothing good happens, at least they've accomplished something.

[12] USURY (LENDING WITH INTEREST)

Is usury a good thing or a bad thing? It depends. The Bible has a lot to say about it and you can pretty much make any case you want. But there is this interesting verse —

Jeremiah 15:10 *Woe is me, my mother, that thou hast borne me a man of strife and a man of contention to the whole earth! I have neither lent on usury, nor men have lent to me on usury; yet every one of them doth curse me.*

Jeremiah often feels sorry for himself, and who can blame him? This verse is one of those times and here's the point he makes: Everyone is after me. But why? I don't loan money on interest or borrow, so why is everyone out to get me?

This makes the point that loaning on interest or borrowing makes enemies.

[13] MISCELLANEOUS

And finally a list of verses that just didn't seem to fit well in any of the other categories. Here then is a whirlwind tour of Proverbs and money.

Exodus 20:15 *Thou shalt not steal.*

Don't take what doesn't belong to you. You must either earn what you have or accept it as a gift. That there is such a thing as stealing proves that there is such a thing as ownership. So God dignifies the notion of private property by forbidding theft.

Proverbs 28:20 *A faithful man shall abound with blessings: but he that maketh haste to be rich shall not be innocent. :22 He that hasteth to be rich hath an evil eye, and considereth not that poverty shall come upon him.*

As good as money is, there is a dark side of it. Because it is the measure of value, people discover they can cheat, they can increase their money without producing wealth or as it says here, "hasteneth to be rich"; that is, take short cuts, basically, steal. The Bible condemns such as "not innocent" and points out that such greed, rather than leading to wealth often leads to poverty. This is very practical advice; it's the greedy who blunder.

☛ **Proverbs 30:8** *...give me neither poverty nor riches ...:9 Lest I be full, and deny thee, and say, Who is the LORD? Or lest I be poor, and steal, and take the name of my God in vain.*

This verse extols the virtues of the productive middle-class. Being poor is a bad thing because it tempts one to steal and curse God. But being rich is a bad thing too because it tempts one to being smug and not be humble before God.

Ecclesiastes 3:6 *...a time to lose.*

No investor likes losing. But understand that it will happen. If you are unwilling to ever lose, then don't invest. Just keep your money in a CD and see if that does you any good.

There's an old war saying: "If you insist on winning every battle, you will lose the war." That is as true of investing as it is in warfare. Since you know that at times you must lose, you'd be wise to mitigate those loses and have a safe exit.

All successful investors lose sometimes. So will you. Don't let it scare you out of the game, or you really will lose.

Ecclesiastes 5:10 *He that loveth silver shall not be satisfied with silver; nor he that loveth abundance with increase: this is also vanity.*

Here is a paradox of money: it's never enough. Why do the rich continue to be so greedy that they always want more and more? Love of money can sap the joy out of life.

Ecclesiastes 5:11 *When goods increase, they are increased that eat them: and what good is there to the owners therefore, saving the beholding of them with their eyes? :12 ...the abundance of the rich will not suffer him to sleep. :13 There is a sore evil which I have seen under the sun, namely, riches kept for the owners thereof to their hurt.*

Here is another paradox of money: When you have more money, you also have more responsibility, more debt, more dependants and employees, more bookkeeping, more taxes, and more and more stuff to constantly worry about and lose sleep over. "The more you own, the more you're owned," said my friend Roger Kasper.

Jeremiah 45:5 *And seekest thou great things for thyself? Seek them not: for, behold, I will bring evil upon all flesh, saith the LORD: but thy life will I give unto thee for a prey in all places whither thou goest.*

These words were spoken to Baruch, Jeremiah's lifelong friend and noble companion. Baruch is complaining about his own problems and God is saying to him, "What did you expect? With all the dying going on, I'm preserving you, isn't that enough? You want to be rich too?"

Proverbs 3:9 *Honour the LORD with thy substance :10 So shall thy barns be filled with plenty.*

Generosity is a general principle. But this is saying more than be generous with people, it's saying be generous with God and he will be generous with you. But then, what does it mean to be generous with God? ***Matthew 25:40*** is a pretty good clue.

Proverbs 14:4 *Where no oxen are, the crib is clean, but much increase is by the strength of the ox.*

Getting stuff done is messy. Don't complain about the dirt, the grease, the sweat, and particularly the ordinary people who are getting the real work done so society can continue.

Proverbs 30:8 *Give me neither poverty nor riches :9 lest I be full and deny thee and say, Who is the LORD? Or be poor and steal and take the name of my God in vain.*

A final word: Poverty and wealth each have their own brand of temptation. Poor people and rich people each have their own difficulties dealing with God.