

SESSION 1

VIEW MONEY PROPERLY

▶ **The Point**

Contentment and security rest in God, not in money.

▶ **The Passage**

Proverbs 23:4-5; 30:5-9

▶ **The Bible Meets Life**

Just hours after closing on his new home, Josh Ferrin made the discovery of a lifetime: a treasure trove of nearly \$45,000 stashed in the attic. Ferrin found the first surprise in a heavy metal box containing several rolls of cash. By the time he finished treasure hunting, he had discovered seven more boxes full of the same. The new homeowner knew his find didn't belong to him. So, he returned all the money to the children of the house's original owner. Ferrin noted: "The money wasn't ours to keep, and I don't believe you get a chance very often to do something radically honest, to do something ridiculously awesome for someone else. And that is a lesson I hope to teach to my children."¹

Not everyone would do what Josh Ferrin did. But when we're content with what God has provided us, it's easier to do what's right. The Book of Proverbs teaches us that, when we find our sufficiency in God alone, no amount of money can rob us of the security and satisfaction that flows from contentment in Him.

▶ **The Setting**

Proverbs 23:4-5 is part of a larger unit of sayings that primarily gives admonitions in regards to wealth (see Prov. 22:22–23:11). Verses 4-5 focus on the danger inherent in the desire to become rich. Proverbs 30 is identified as "the words of Agur son of Jakeh" (30:1) about whom nothing is known. Verses 2-6 emphasize reliability of God's Word. Verses 7-9 are a prayer for humility. This is followed by the main section of sayings, which includes warnings on greed, immorality, slander, and arrogance (see vv. 10-31). The chapter concludes with a warning about making trouble (see vv. 32-33).

What does the Bible say?

Pure (30:5)—The image here is one of testing or purifying metal by fire in order to remove the dross and develop a pure substance.

Proverbs 23:4-5; 30:5-9

23:4 Don't wear yourself out to get rich; stop giving your attention to it.

5 As soon as your eyes fly to it, it disappears, for it makes wings for itself and flies like an eagle to the sky.

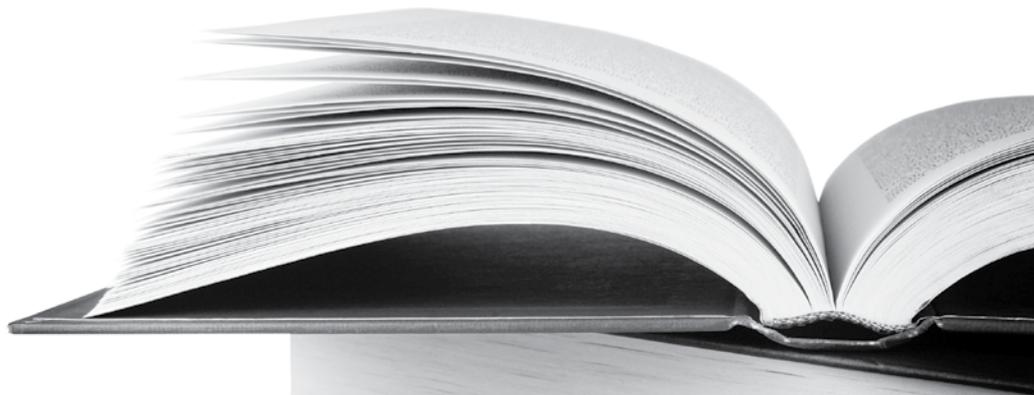
30:5 Every word of God is pure; He is a shield to those who take refuge in Him.

6 Don't add to His words, or He will rebuke you, and you will be proved a liar.

7 Two things I ask of You; don't deny them to me before I die:

8 Keep falsehood and deceitful words far from me. Give me neither poverty nor wealth; feed me with the food I need.

9 Otherwise, I might have too much and deny You, saying, "Who is the LORD?" or I might have nothing and steal, profaning the name of my God.



Proverbs 23:4-5

[Verse 4] Verses 4-5 are part of a section of the Book of Proverbs (see 23:1-8) that deals with the need to discipline our appetites.

In speaking about money, the writer began with a command: **Don't wear yourself out to get rich; stop giving your attention to it.** This was a strong warning against being controlled by the desire to acquire wealth. The wisdom of Proverbs warns us in several places, including this verse, against making it our life's focus to get rich.

Perhaps the saddest account in the Gospels is Jesus' encounter with a rich young ruler (see Matt. 19:16-22; Luke 18:18-23). This man seemed genuinely interested in knowing how to please and honor God. However, he rejected Jesus' counsel and walked away from the Source of eternal life because he refused to put following God ahead of his wealth. The writer of Proverbs urged those who had this unwise focus to change direction and to stop being slaves to the desire for money.

[Verse 5] The writer then provided a good reason to get rid of the unwise desire to be rich. He described how those who focus on acquiring wealth are constantly looking around for things that are measures of wealth. In ancient Israel, these things would have included large houses, fancy clothes, and costly jewelry. Today, our media constantly streams messages that urge us to acquire various signs of wealth.

However, both then and now, **as soon as your eyes fly to it, it disappears, for it makes wings for itself and flies like an eagle to the sky.** Similarly, Proverbs 27:24 says, "wealth is not forever." We've all heard the stories of professional athletes who once earned millions of dollars and are now bankrupt. Most of us know someone whose life savings have evaporated due to the financial strain of a severe illness. Many of us have had to use our savings and retirement funds to survive when our company had to downsize or close its doors.

Regardless of how hard we work or how much money we accumulate, we cannot know how long our financial resources will last. We cannot place our security in money.

Proverbs 30:5-6

[Verse 5] Since we would be foolish to place our security in wealth that can disappear in an instant, where should we turn? Chapter 30 tells us that this material comes from “Agur son of Jakeh” (30:1). Agur tells us to rely on **every word of God**.

Why should we trust that everything God tells us is truth? Agur gives us three reasons. First, the knowledge comes from **God**, “who makes everything” (Eccl. 11:5) and who is “your Creator” (12:1). Surely, the wisest thing we can ever do is to trust the one, true God who made us and everything else. Second, God’s Word **is pure**. The imagery refers to metal that has been purified by fire so that no other substance remains. “The words of the LORD are pure words, like silver refined in an earthen furnace, purified seven times” (Ps. 12:6). Third, as we learn and trust God’s instructions, He becomes **a shield** for us. Psalm 119 uses the same image to describe God’s Word: “You are my shelter and my shield; I put my hope in Your word” (119:114). For ancient armies a shield was their primary defensive weapon as it blocked arrows, spears, and other dangerous objects. We are to use our faith to stand strong on the Word of God. When we rely on God’s Word, then we will know the wise way to look at wealth and material possessions.

[Verse 6] Agur then added a warning about how we use the Word of God as our shield. The warning is to avoid adding anything to what God says. What did Agur mean? Certainly, he meant we should be careful how we interpret and apply God’s truth. Perhaps he was cautioning us to avoid going beyond the true meaning in order to try to force the Word of God to say what we want it to say. If we start with our own desires and assumptions about what is true, then we won’t be able to hear and understand the message of God’s truth.

Agur went on to add to his warning by saying that God will **rebuke** those who try to turn His truth into false teachings. John wrote this warning in his first letter to Jesus’ disciples: “Do not believe every spirit, but test the spirits to determine if they are from God, because many false prophets have gone out into the world” (1 John 4:1).

In Old Testament times, God often sent His prophets to rebuke the false teachers who claimed to speak for Him. One example is Amos, the prophet whom God sent to rebuke a false prophet named Amaziah (see Amos 7:10-17). Today, God’s Spirit speaks boldly through many pastors, writers, and leaders to rebuke the false teachers and to encourage believers to remain focused on God’s flawless Word. In God’s own way and time He will show that the false teachers are liars as He did with Amaziah.

Proverbs 30:7-9

[Verse 7] Agur began this section by humbly confessing his limited understanding of God (see 30:2-4), while stressing the wisdom of taking refuge in the Word of God (see vv. 5-6). Verses 7-9 contain a prayer Agur offered before sharing a collection of his wise sayings in verses 10-33. He began his prayer with what could be termed an introduction: he wanted to ask God for **two things**, and he wanted God to keep giving them to him throughout the remainder of his life. The implication is that by God's answering his prayer, when the time of Agur's death came near, he could look back on his life with a clear conscience.

[Verses 8-9] Agur's first request was that God would remove all **falsehood and deceitful words** from his mind and heart. His desire was that God would enable him to make God's Word his "shield" and "refuge" (v. 5). Next, Agur's wisdom led him to ask God for a healthy balance in his life: **Give me neither poverty nor wealth; feed me with the food I need.** In His model for how to pray, Jesus told His disciples to ask God for their "daily bread" (Matt. 6:11). This phrase means to ask God only for the amount of bread you and your family need today, not a storehouse full. Agur was concerned that the extremes of both too little or too much could lead him to dishonor God. He was asking God to enable him to be content with what he already had.

Agur had seen people blessed with great wealth who became proud and arrogant. They began to think their own wisdom and effort had enabled them to become rich. In effect, they were saying, **"Who is the LORD?"** as if God had nothing to do with their wealthy status. Agur was afraid that having too much wealth might lead him to develop this same kind of self-centered attitude.

Agur was also concerned about the other extreme—that he might **have nothing**. In that situation, he might be tempted to think that God did not care about him. He might feel so desperate that he would **steal**, which is a clear violation of God's commands (see Ex. 20:15). To disobey God's commands was more than being disobedient; it was profaning or mocking God's name, His holy character. That was the last thing Agur wanted to do, **profaning the name of my God**. Therefore, he asked God to keep him from the extreme of poverty.

There's only one thing we can always rely on: God and His pure Word. God wants us to feel secure and to be secure, but the answer isn't in wealth or fame or power or any of those things of the world. The only lasting source of peace and security is found in the wisdom of God. Through His perfect wisdom, God assures us that contentment is the right view of wealth, not a growing desire for more stuff. Only as we grow in the knowledge of God's Word and allow the Holy Spirit to apply His truth to our lives will we find the peace we so deeply desire.



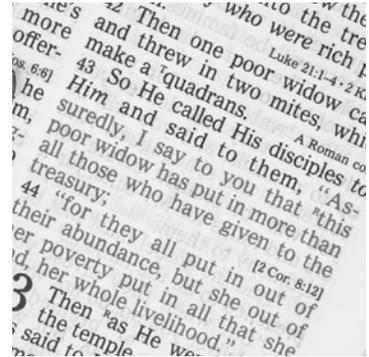
LIVE IT OUT

GUIDE: Direct group members to page 74 of the PSG. Encourage them to consider the following options for expressing their contentment and security in God throughout the coming week:

Notes

Dotted lines for taking notes.

- ▶ **Seek God’s Word.** As you read and engage with the Bible this week, highlight any verses you come across that touch on the subject of money. Begin building a greater awareness of what God wants you to know about finances.
- ▶ **Pray daily.** As you talk with God each day, ask Him to give you a spirit of contentment about your money and possessions. Ask for a greater sense of trust in God’s ability to meet your present and future needs.
- ▶ **Reach out.** Ask a friend or family member to join you in better understanding what the Bible teaches about money. Invite this person to join you as you engage this study, highlight portions of God’s Word, pray for contentment, and so on.



Wrap It Up

TRANSITION: Read or restate the Conclusion from page 74 of the PSG:

You don’t have to give away thousands of dollars to do something radically honest. You can make the choice each day to seek the contentment and security God offers rather than place your trust in the temporary protection of worldly wealth.

PRAY: Conclude by expressing your desire to manage your money in a way that honors God and contributes to His kingdom. Ask for God to bless you with the contentment and security that can only come through Him.

1. http://usatoday30.usatoday.com/news/nation/2011-05-21-found-money-returned_n.htm.