

Proverbs 22:2 (Money) - Williams

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Date: 01 February 2026

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[0:00] Well, good afternoon. We have now the shortest preaching passage in the history of Holy Covenant Church.

! Sure! It's a little deceptive because it's one of the biggest topics in the book of Proverbs. And one of the biggest topics in the Bible, we're talking about the topic of money from the book of Proverbs in our Proverbs series. But we have just a short passage. We'll look at the whole book. Before I get to that, I want to say thank you to everyone who's helping with this move here to Crossway Publishing. We have students showing up early to take down chairs and set up tables and also staying late.

And I want to say a special thank you to Adair. She'll be horribly embarrassed by this, but Adair is our point person on all these meals that we're having. So thank you to Adair and Adam and all who are helping with that.

[1:12] I'll say a word about our church budget. During the first four years of our life as a church, our expenses were very low. And we were able to save up some money.

And so we were in a strong financial position as a church. And now we're able to use some of that money as we move here. And again, our expenses remain very low. You will be pleased to know that this week we placed an order on new chairs.

New chairs. Sure. Sure. Sure. Yeah. Next Sunday morning, Christ Presbyterian Church, they're going to have their service in here with all these chairs.

And then they're going to pack all these chairs up and take them to their new building. And we're going to have some different chairs maybe for the next couple weeks until these chairs that we've purchased arrive. But take heart.

The metal chairs are going away. So we're grateful for God's provision and the generosity of all of you to give to Holy Covenant Church. So thank you for that.

[2:15] Let me pray once more now as we turn to God's word in the book of Proverbs. Lord, help us. Give us clear minds and soft hearts to hear and receive your word.

And teach us your truth, I pray in Jesus' name. Amen. Amen. Okay, this evening I'd like to use this whiteboard. Gasps.

I heard a gasp. It's going to be okay. I want to draw an illustration that has helped me quite a bit. I saw this in a talk a Pastor gave probably 20 years ago on the topic of money from the book of Proverbs.

This illustration has helped me a lot to think this through. So I want to draw this illustration, take a few minutes with this, and then I just have three observations from the book of Proverbs, three lessons really that we can learn about money and what the book of Proverbs teaches us about money.

Now I gave a version of this talk to our teens about six months ago. So if you're a teenager, you should recognize this chart. And it'll be a little bit of review for you, but hopefully that'll be good also.

[3:26] Okay, here's our chart. In the book of Proverbs, we meet a character called the fool. And the fool embodies all that we should not do or should not be.

We're given descriptions of the fool and characteristics of the fool. And the fool is contrasted with the wise. Another character in Proverbs called the wise.

The wise character embodies all that we should do and be and the ideal. We also have a character called the wicked.

The wicked. The wicked. The wicked. The wicked. The wicked is like the fool with a master's degree. Okay? The wicked is an intentional fool.

A deliberate fool. A fool who is set in, determined in his ways is the wicked. The wicked is contrasted with the righteous.

[4:31] The righteous. The character of the righteous is similarly, is like the wise with a master's degree. The righteous is very disciplined in wisdom. Very committed to wisdom.

The righteous is not perfect. The righteous stumbles, for example, in the book of Proverbs. But the righteous, the wise, these are the characters that Proverbs wants us to aspire to and not be the fool or the wicked.

This discussion, okay, this discussion of how to not be the fool, how to grow in wisdom and righteousness, this is really the core discussion in the book of Proverbs.

The main point. Proverbs wants us all to grow in wisdom. And so this discussion underlies everything else that Proverbs says.

Okay? What happens then when Proverbs starts to talk about money is it overlays a discussion of money on this discussion. Okay? And it talks about the reality we experience in life of being poor and having nothing physically, materially, no money, no food.

[5:48] You know, this would be the end of this spectrum. Total poverty. And then the other end of this spectrum is abundance, wealth, riches. Okay?

Okay? So, Proverbs discusses this, money and wealth and poverty and riches, but it never ever separates that discussion from this discussion of fool and wise.

Okay? We as humans can move along this line. We can become more wise or we can descend into foolishness.

And we can move along this line. We can be materially poor, broke, starving, or we can be rich and abundant.

Can you see it over there? Am I blocking it? It's okay. You can sort of see it? And so we can move, and we are moving, actually, at all times in our lives.

[6:48] We never make it in the book of Proverbs in the sense that you cannot descend from righteousness into foolishness, for example.

Nor does Proverbs teach that once you have enough money, you are set. Proverbs actually says your material situation can change, and it can change quickly.

And so we can move. So as we move along these two lines, we are then capable of being four different types of people.

Okay? We can exist in this quadrant where we are, let's call it the righteous rich. Okay? People who are wise, they're moving towards righteousness, or they are, and they're materially wealthy.

The righteous rich. Or we can be the righteous poor. Okay? You see how this starts to work.

[7:52] Again, we're growing in wisdom, or we are wise or righteous, but we are materially poor. Down here we have the foolish poor.

The foolish poor. And over here are the foolish rich. Okay? Okay? These are the four types of people that Proverbs talks about.

Never just the poor or the wealthy. It wants to constantly keep this idea of wisdom and foolishness in the discussion.

Righteous rich. Righteous poor. Foolish poor. Foolish rich.

Okay. Now, we like, in America, we like talking about the middle class. And we all like to be in the middle class. And it's funny. Have you noticed this? Some people say, well, I'm blessed to be upper middle class.

[9:02] That means they're rich. That means rich. Sometimes people will say, I'm struggling to make it in the middle class. That's poor. That's poor.

That's how the Bible talks about it. The Bible doesn't talk about middle class. It talks about poor and rich. That's sometimes too blunt for us as Americans, but that is the biblical language. It's how Jesus talks.

Jesus tells stories about poor and rich. That's not true. That's true. But we can, let's draw a circle. We can say something like 80% of humans have existed somewhere in that circle.

This is not to scale, but most humans never get to the extremes in these quadrants. Most of us exist somewhere in here. We tend to be fascinated with the extremes, right? The examples we know of, of totally broke, foolish people or something, you know.

[10:04] But that's not the normal experience. The normal experience is more somewhere in here. Okay. Are you with me so far?

Thank you. Just erase that a little bit. All right. That's the chart that has helped me think quite a bit and understand the language of Proverbs.

The way Proverbs talks about this topic of money. Here are three lessons. Three lessons on money from the book of Proverbs.

Number one, anywhere above the line is better than anywhere below the line. Okay.

And this is the line I'm talking about here. This line that's represented as the money line. In the book of Proverbs, anywhere above the line is better than anywhere below the line.

[11:05] Because the highest value in the book of Proverbs is not money. The highest value in the book of Proverbs is wisdom. And so if you are growing in wisdom, if you are moving towards wisdom, if you are living a life of wisdom, in the book of Proverbs, that's better than being anywhere below the line, even way over here on the rich.

Let me give you some verses, some examples from Proverbs. Proverbs 8, verses 10 and 11.

Take my instruction instead of silver and knowledge rather than choice gold, for wisdom is better than jewels, and all that you may desire cannot compare with her.

Wisdom is better than jewels. Proverbs 15, 16. Better is a little with the fear of the Lord than great treasure and trouble with it.

Okay. Better is a little. That's talking about your material situation. Better is a little with fear of the Lord than great treasure and trouble.

[12:23] And the trouble of foolishness is what's in mind. Proverbs 19, 1. Better is a poor person who walks in his integrity than one who is crooked in speech and is a fool.

One of the distinctives of the book of Proverbs is the dignity it gives to poor people. This is unusual. Really, in any age, we as humans tend to give preference and think more highly of wealthy people, rich people, than poor people.

Proverbs doesn't do that. The book of Proverbs gives dignity to the poor who walks in his integrity or lives a life of righteousness or lives in the fear of the Lord.

Proverbs just sort of lays this out. It doesn't tell us exactly why some righteous people are wealthy and some are poor.

It gives us some hints. But it more just describes this reality. But anywhere above the line is better than anywhere below the line.

[13:37] That's the first lesson on money from the book of Proverbs. Here's lesson number two. The trajectory of the wise bends towards wealth.

Okay? The trajectory of the wise bends towards wealth. What do I mean by that? I said earlier we are all moving, right?

We're moving on this chart. We're moving in this. And what Proverbs says is, as we move towards wisdom, this tends to happen.

Not always. It's not a guarantee. Proverbs does not guarantee you'll be rich. Samuel walking in. That was hilarious.

Samuel said, Oh, you're going to give us three ways to be rich, huh? Yeah. Proverbs doesn't do that exactly, but it does say that the trajectory of the wise bends towards wealth.

[14:49] That wisdom tends to produce wealth, material wealth. That's what it's talking about. Let me, again, give you some examples of this from Proverbs.

Some verses. Proverbs 8.18. Riches and honor are with me, enduring wealth and righteousness.

So, it's the voice of wisdom speaking at that point in Proverbs 8.18. Riches and honor are with me, enduring wealth.

So, wealth and riches go along with wisdom. Here's Proverbs 10.22.

The blessing of the Lord makes rich, and he adds no sorrow with it. The blessing of the Lord makes rich, and he adds no sorrow with it.

[15:46] He's talking about material wealth. He's not talking about emotional riches or spiritual abundance. Pretty bluntly talking about money.

The blessing of the Lord makes rich, and he adds no sorrow with it. That phrase, no sorrow with it, can be interpreted as something like, and there's actually no downside.

That's what that means. The blessing of the Lord makes rich, and there's no downside. We're sometimes uncomfortable with that, right? We, for whatever reason, we tend to be more comfortable saying, well, you know, he made a lot of money, but it ruined his marriage.

Or, she inherited a lot of money, but it just ruined their kids. That would be an example of, you know, talking about an abundance of money, but a big downside, right?

There was a big downside. Ruin the marriage, or ruin the kids. Proverbs says, no, the Lord gives a blessing, and no sorrow with it. The blessing of the Lord makes rich, adds no sorrow with it.

[16:58] Here's another one. Proverbs 22, 4, The reward for humility and fear of the Lord is riches and honor and life. Reward of humility and fear of the Lord is riches.

Riches and honor and life. This theme, that the trajectory of the wise bends towards wealth, this theme is so strong and clear in the book of Proverbs, that one scholar, Old Testament professor, said this.

He says, Proverbs has been accused of siding with the rich. When I read that, that language is really the language of economic class warfare.

Do you hear that? Proverbs sides with the rich. Just kind of a Marxist idea. Economic class warfare. And so I, I don't know if I really love that description of the book of Proverbs, because I don't think Proverbs really envisions this sort of economic class warfare.

It just more clearly talks about rich and poor. But Proverbs sides with the rich. Proverbs is the most pro-wealth book in the entire Bible.

[18:13] The most pro-wealth book in the entire Bible. I know a number of businessmen who read Proverbs every day. Proverb a day. Proverb a day keeps the devil away. But many Christian businessmen love the book of Proverbs in part because it has a very positive vision about business and wealth.

It does. Now, let me take a little break here. Proverbs says so much about money and the Bible says so much about money that we have the ability to pick and choose.

And you can do this in the Bible. You can pick what the Bible says about money and you can build a whole theology that says God loves rich people more than anybody else and God wants you to be rich.

God promises to make you rich and here's how to do it. That's the message Samuel wanted me to preach. But we call that prosperity theology or the prosperity gospel even.

And that whole way of thinking can really and is really used and abused all over the world. Often by pastors who say God wants you to be rich and if you do what I tell you to do and especially if you give money to my church then you'll be rich.

[19:39] Prosperity theology. But we can make the opposite error and we can, from Scripture, we can build an austerity theology.

Okay, austerity. Where you can find verses in the Bible that say God loves poor people more than anyone else. And God actually wants you to be poor.

And only poor people have true faith. And if you want to live a life of faith you have to be poor. And money is bad. It's inherently dangerous. It's spiritually dangerous.

And on and on. And so you can build an austerity theology. That's been done quite a bit in Christian history. Whole movements, whole, let's say, monastic movements have been built on austerity theology.

And so you don't want to do that. The great challenge in reading Scripture, all that it has to say about money is to synthesize it all. And not just latch on to certain things, especially the things that maybe make you feel best about your situation.

[20:51] Okay, number two. The trajectory of the wise bends towards wealth. Proverbs is pretty clear on that. Here's lesson number three. God blesses the wise with wealth so they can benefit others.

So they can benefit others. In turn, generosity guards the wise from slipping into the foolish trust of money. Generosity guards the wise from slipping into the foolish trust of money.

Here's Proverbs 8.11. A rich man's wealth is his strong city and like a high wall in his imagination. This is what happens. This is what has happened all throughout history is someone will pursue wisdom, will work hard.

We heard a whole sermon on working hard and not being slothful. Will be judicious in their speech like what John taught us about last week.

[21:59] Will grow in wisdom. As they grow in wisdom, they grow in wealth, material wealth. As they grow in wealth, they start to trust in their wealth. They start to think about their money a lot.

Really focus on the money. And the money becomes a high wall in their thinking. It's what protects them. It's what keeps them safe in life.

It's what guards them against the unknowns. The money. And Proverbs says, when that starts to happen, it's like the chutes and ladders game.

You hit the chute and you drop into foolishness. Foolishness. Because your money, it's not the fear of the Lord.

It's not the humility before God. It's the trust in the money. The wealth and the status and the power. And you descend into foolishness. And you descend into foolishness often before you realize it.

[23:05] You find that out from other people. when they let you know that you've descended into foolishness. You still have your money. But you're not here.

You're down here. Because the money has become what you hope and trust in. Are putting your trust in. A high wall in your imagination. God blesses the wise with wealth so they can benefit others.

So they can be generous. Here's Proverbs 14, 21. Whoever despises his neighbor is a sinner but blessed is he who is generous to the poor.

Blessed is he who is generous to the poor. Proverbs 19, 17. Whoever is generous to the poor lends to the Lord and he will repay him for his deed.

You want to keep your money safe? I've got a great investment fund for you. Guaranteed returns on this one.

[24:14] Lend to the Lord. You lend to the Lord. How do you do that? Whoever is generous to the poor lends to the Lord.

What an incredible promise. It's the safest thing you can do with your money. Let God be your banker and he will repay him for his deed.

There's so many verses in Proverbs. This is probably the clearest theme in Proverbs when it talks about money is this idea of being generous, of lending to the poor or giving to the poor or caring for the poor.

I'm sorry, lending to the Lord. The idea of lending to the poor actually does show up in the book of Psalms and is maybe something we can talk about another day but lending to the Lord, giving to the poor, that's the language of Proverbs.

There are many wonderful biblical examples. One of my favorites is actually the book of Ruth. In the Hebrew canon, the Jewish canon of Scripture, the book of Ruth almost always follows the book of Proverbs.

[25:29] That's the order of the books in the canon. So you read the book of Proverbs in Proverbs 31, which has this great description of a virtuous woman, if you remember. And then you turn the page and it's the book of Ruth.

It's this beautiful story of the virtuous woman. In the book of Ruth, Ruth is really a character who is the righteous poor. wonderful, virtuous character, the hero of the book.

And she's very poor. She's in a terrible situation of poverty. And she meets Boaz, who is a wonderful example of the righteous rich. Boaz is a man of God and he's beloved in the book and he's kind to everyone.

He's incredibly kind and thoughtful and generous. and in a very clever and intelligent way, he cares for Ruth and Naomi and of course, it's a beautiful love story.

They fall in love or they get married at least. I don't know if it says they fall in love. Maybe they didn't. Anyway, that's a whole other discussion. But Boaz, okay, this character, this righteous rich who uses his wealth and his influence to care for the righteous poor.

[26:46] Beautiful example of a lot of what Proverbs is talking about. Why it's a great sort of companion book to the book of Proverbs. Let me end with a few practical instructions.

Practical instructions on generosity. Okay, generosity is so important. If we're going to grow in wisdom, many of us will grow in wealth. That's what Proverbs describes.

It should never be our goal to grow in wealth. Our goal should be to grow in wisdom, but many of us will grow in wealth. And actually, everywhere Christianity has gone, all throughout history and the world, it has improved the economic situation of people and of cultures because the teaching of the wisdom of the Bible results in economic improvement and wealth.

And so generosity, so important. here's just a few practical instructions. Number one, start young. Almost all of the virtues that Proverbs upholds for us are much easier to start when you're young. Begin pursuing wisdom when you're young. Build on that. Grow in that. And this includes generosity. Start giving when you're young.

[28:13] And here, I'll recommend tithing. Tithing is giving 10% of your income. It's not a clear command in the New Testament, but there's a lot of biblical support for the idea that Christians should give 10% of their income.

Start doing that when you're young. when you make \$30 babysitting or \$15 shoveling the snow or whatever. It is so important to practice giving money away.

To open your hand and just let go of at least some of the money. And it is actually much easier to do that when you're young and you're just dealing with little bits of money.

And if you think, well, I'll wait until I'm financially set and then I'll open my hand and start giving money, guess what? You'll have about 20 years of practice at that point in not giving away money. And you're not going to flip a switch and just start doing it. That's not how it works. Start young. grow in generosity and if you do that, God will bless you.

[29:29] This is not prosperity gospel. This is what the book of Proverbs says. God will bless you so that you can give more. You can bless more.

You can direct that money to the places where God wants you to direct it to do the good he wants you to do with it. But you don't tend to get there if you don't practice that.

Start young. Tithe. Grow in the discipline of giving as you grow in wisdom. Our text for this evening is Proverbs 22 verse 2.

The rich and the poor meet together. The Lord is the maker of them all. I think of that as a beautiful description of a healthy local church. The rich and the poor meet together in a healthy local church. We gather together. Some of us are rich. Some of us are poor. Some of us are everywhere in between. The Lord is the maker of us all.

[30:38] The Lord's desire for all of us is to grow in wisdom. And as Christians we have the incredible example of Jesus Christ.

Listen to this. I'll close with this from 2 Corinthians 8 verse 9. For you know the grace of our Lord Jesus Christ that though he was rich yet for your sake he became poor so that you by his poverty might become rich.

Lord Jesus we thank you and praise you for your grace for your kindness for your example of lavish generosity. I pray for myself for each one here that you would give us wisdom you would allow us to grow in wisdom as we make money and handle money and grow in generosity so that we can do all that you desire us to do and we ask this in your name amen.

Amen.