

## *Discernment and Dollars*

Proverbs 23:4-5

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We turn to God's word this morning as we continue in this January series in Proverbs which we have titled Living Wisely. And this morning, we are looking at discernment and dollars. By that, I do not mean that it's going to be a sermon on how to best use or invest your money. That's certainly an extension of discernment and wisdom. That is not the concern of the writers of Proverbs because before we can learn how we ought to actually use our money, we must also understand what's happening in our hearts, what it does to us, and ways in which we can become more self-aware in our relationship to money and to possessions.

And so, we turn in God's word this morning to Proverbs 23:4-5 as we consider what does it mean to live wisely as it relates to money? Discernment and dollars.

That famous Jerry McGuire scene, "Show me the money," is what most often comes to my mind. It's been repeating in my brain all week. I can relate to that. Show me the money. I mean, it's just wonderful. Can we just be honest? Having money, not too much, not too little, but just right to provide that level of security that we all want. Now, we each have a different definition of what that security looks like. But let's not get all high and pious. And the reality is we like money whether we like to spend it, whether we like to save it. We just like money. We like money as a people. We like money as a culture. We like money as a world. Money makes the world go round. It affects how people treat you. It affects how we view ourselves. It affects how we view each other.

Money seems to be more than just paper. It's doing something. What is it doing? Let's learn from God's word how we can at least give a counterbalance to what the world says with regard to money, and what our own hearts say about money, and have the word reform us and give us discernment.

Proverbs 23:4-5.

Do not toil to acquire wealth; be discerning enough to desist. When your eyes light on it, it is gone, for suddenly it sprouts wings, flying like an eagle toward heaven. [ESV]

This is the word of the Lord. Thanks be to God. Pray with me.

Father, we now ask that by the power of your Holy Spirit, you would open our hearts and help us to see how quickly we are given to the idolatry of money. But more than that, Lord, we are often blinded to that idolatry. And we lack discernment as we move in our lives and in the world. So, we would ask that by your Holy Spirit you would give us wisdom and discernment with regard to money. And help us to understand what being in relationship to you, what Christ has called us to, means not that we hate money but that we understand its place, and that by your grace, we might use it for your glory. In Jesus's name. Help the teacher. Amen.

This morning as we look at this brief passage as it is a good representation of how Proverbs understands the power of money, I want to do it in three ways. First, we need to begin with the end. Secondly, living thoughtfully. Thirdly, practicing the virtues.

In verse 4, he begins dealing with money in a way that he's already been dealing with in this particular Proverb, this particular section which is really just calling out the fool. In other words, calling out the ways in which human beings get wrapped up in the acquiring of things that they hope will give them greater leverage in other places. So, the whole chapter begins with how and in what ways we seek to acquire relationships with those that have greater power than ourselves in hopes that we can leverage their position to increase our position. And of course, it says be careful that you do not try to become too close to those who are in positions of power because they may lose it, or it may be used against you.

Then it moves to ways in which people and human beings try to understand and pursue wealth so that it might help them. And so, in verse 4, “Do not toil to acquire wealth,” it’s this whole idea of, look out into your future and the work in which you are doing and consider the end of why, or ask the question, why am I working? And it seems to be suggesting more than we’re just working so that we might pay the bills and provide for our family. It has this whole idea of acquiring, storing up.

In some sense, while it doesn’t talk about ultimate ends, it is pointing to asking us, to what end are you acquiring the wealth? How do you understand the role of money? How do you understand your end?

And in reality, this is being said a very long time ago. And since it was a very long time ago, we need to be careful that we do not look at it with arrogant eyes that somehow, they were an undeveloped people who lacked wisdom. They, too, were given to acquiring of wealth and what they thought it would bring them just as much as we are. It just looks different. We practice it in different ways.

The problem has always been the challenge that culture puts before us. It flips the script. In other words, instead of our ultimate end being happiness, it is acquiring of something that it might provide for us a relative end. In other words, wealth becomes an ultimate end so that I can enjoy short-term or at least an experience of security or happiness. And what begins to happen is we lay meaning on what money can gain for us, be it education, open door, sense of security, sense of safety and refuge in the event that something happens. We choose to get it so that we can enjoy it here.

And our culture has not changed that script. It is always about understanding that in many ways, our relative ends are this idea of security of which each of us has a different definition. But it’s constantly trying to say, how do you reach it? And it always seems to be trying to separate us from our money or trying to teach us the five best ways to be richer in 2020. All you have to start doing is type the word “money” into Google, and it gives you the sentences. How do you save more of it? How do you make more of it? How do you invest more of it? How do you keep others from getting more of it and keep you getting more of it? It seems to be something which our culture is addicted to. It has become in many ways our chief end.

In fact, parents, how many of you have said, you know, I think one of the best majors you can have in college is over in the humanities? When Caroline was preparing to go to university, we sat down and spoke with the dean of the business school. And she said that her budgets are constantly expanding. She can’t keep up with the rate of growth by hiring enough people because more and more people are coming and majoring in business and not in my field, English and history. Because what exactly are you going to do with that?

If you look at the relative pay scale for professors and instructors in the humanities versus business or in the sciences and technical fields, it is incredibly lopsided. And forget trying to get a job as a professor in the humanities. My friends who have PhD’s in English or in literature or in history have a very hard time even getting a job at a community college much less a top-ranked university be it state or private.

We discourage people because we think, how are you going to pay for that? Very subtly, we fall into the same trap that the sermon that the culture is preaching is our ultimate end is to acquire wealth so that we might enjoy its relative gifts like security, a house, a job to pay back school loans.

One of the writers of the Proverbs was Solomon, and he had something to say with regard to these things in Ecclesiastes. He says in chapter 9,

“Again, I saw under the sun the race is not to the swift, nor the battle to the strong, nor bread to the wise, nor riches to the intelligent, nor favor to those with knowledge, but time and chance happen to them all, for man does not know his time like fish that are taken in an evil net, and like birds that are

caught in a snare. So the children of men are snared at an evil time, and it suddenly falls upon them.” [ESV]

The whole idea is that the pursuit of these things, as this Proverb suggests, is here today and it can be gone tomorrow no matter how smart or how wealthy we are, no matter how strong we are, no matter what weapons we might have. At the end of the day, we don't know what will happen tomorrow.

And so, his suggestion is to consider another end. He says,

“I have also seen this example of wisdom under the sun, and it seemed great to me. There was a little city with few men in it, and a great king came against it and besieged it, building great siege works against it. But there was found in it a poor wise man, and by his wisdom delivered the city. Yet, no one remembered that poor man. But I say that wisdom is better than might, though the poor man's wisdom is despised and his words are not heard. The words of the wise heard in quiet are better than shouting of a ruler among fools. Wisdom is better than weapons of war, but one sinner destroys much good.” [ESV]

And he finishes the letter in a famous way after he's looked at his life, after he's pursued wealth, he's pursued knowledge, he's pursued many books, and he's done all of these many things and much pleasure, and yet he comes to the end and he says, “The end of the matter all has been heard. Fear God and keep his commandments, for this is the whole duty of man for God will bring every deed into judgment with every secret thing whether good or evil.”

He begins at the beginning of Proverbs, as we have already read a couple of weeks ago, by saying, “The fear of the Lord is the beginning of knowledge. Fools despise wisdom and instruction.” And then he ends the letter of Ecclesiastes by saying the end of the matter is to fear God and keep His commandments.

This has been summed up, if you will, in the catechisms of this church. What is the chief end of man? To glorify God and enjoy Him forever. The calling of scriptures is the calling of finding our ultimate end in him recognizing that until we meet Him face to face, we rely upon Him in this life. And it may have seasons of great wealth and seasons where we don't know where the next paycheck is coming from. It is here today yet gone tomorrow. But if our ultimate end and satisfaction and peace and the call of wisdom is to find it in the Lord, then nothing can remove it even though dollars are here today and yet gone tomorrow.

And so, by having that as the ultimate end, it's not that we despise money or that we reject wealth. It's that it doesn't become the thing upon which we set our lives on. We don't seek to acquire it and set our hearts on it or even on what it can provide in its relative ends of security and relative peace.

We begin by asking, what is our end? Have you asked yourself that question lately? And here is the reality. Many of us don't ask those questions not because we're bad but because we get so busy with life that we stop self-reflecting. Why are you continuing to toil each day? What are you teaching your children as to why they ought to work? What are the many messages we're sending by our decisions? How are we teaching others how to think about even our ultimate ends? How is wisdom a part of that discussion?

This seems to be what the writer of Proverbs is calling us to. He's saying, “Do not toil to acquire wealth,” and then this second phrase, “be discerning enough to desist.” The language of discernment means, in the second point, living thoughtfully.

This whole series on wisdom is, to be summarized in street languages, live thinkingly. How many of us get up on Monday morning, and we just get up, we walk down the stairs, we get whatever wakes us up, and we check our phones, and we just go? How many of us live Monday through Sunday, and we do

not think about life and what's happening around us? We think about the thing that's right in front of us and the decisions that need to be made, and we're not thinking deeply.

We have more knowledge at our fingertips than any other generation before us, and yet, we're more shallow in our thinking than any other generation before us. The access to knowledge doesn't make us wiser. It just makes us more full, and we don't know what to do with it. Forget about how many books make us tired. These phones make us tired. And it's not making us wiser. In fact, many of us are choosing to desist this whole idea because it's hard.

Let me break it out this way. I've mentioned this here before, and I want to again encourage you to think about the work of one particular scholar called *You Are What You Love*. This book is well worth it. He's a Dutch reformed theologian James K. A. Smith. And this book is his magnum opus, and it's short. But it gets to the heart of the matter. And it's driving us to this very end of what does it mean to live discerningly in the world as the writer of Proverbs is calling us to?

And he came up with this whole phrase in his research. And it's called cultural liturgies. Now, we use liturgy here. We have a liturgist. PD was our liturgist today, and he led us through what's called the order of service. Now, the word "liturgy" did not find its beginning in the church. It found its beginning in society, most specifically, Roman society. Liturgies were any public actions or duties required of a Roman citizen that everybody was expected and required to participate in. Those were our liturgies. So, that word "liturgy" also meant order of public actions. And so, the church rightly began to use that phrase as it talked about the worship we do in public together. So, we have an order, a liturgy, of worship.

This liturgy is to be done in public and in a way that demonstrates what our end is. Now, of course, for the Roman citizen, it was their loyalty to the Roman culture in society. But for the Christian as we come together each week and go back through the liturgy, it's saying that we are pledging our loyalty to the Lord Himself. And we're going through these public actions of prayer and praise, of response and hearing because it's showing us what our ultimate end is.

But what Smith was smart enough to understand is that the church is likely the only one using liturgy anymore. We no longer think about it in a public sector. And yet, our world is full of cultural liturgies.

Let's think about one as it relates to money. One is the mall. Just so you know, I'm a total mall person. I love malls. I'm just being honest with you. I know that mall like the back of my hand. I can tell you where to go. So, I don't have any problem with the mall. That's not the issue.

But have you ever paid attention to what the mall doesn't have? A mall does not have a clock. I challenge you to go to the Mall of Columbia the next time you're there and look for a clock. I know some of you are saying it does.

But also, if you look at a number of malls, they're laid out in such a way that you can't tell one hallway from another. The designers and architects of malls often want you to lose a sense of time and a sense of place so that you can fall into the liturgy of the smells and bells of each store. And as you walk into each store, they, too, have their own liturgies. They have scientists and analysts on their payrolls to know exactly why the person who's coming into their store is there and what kind of smells you like. And they then have it pumped into the store.

This is a public liturgy, the way in which you come into the mall, why those things are particularly there and not in another place in the mall. It's a lesson of distraction because it's teaching us ways in which and reshaping the way our loves work.

The same is the case with Amazon Prime. Two-day free delivery, right? Now, it's same-day delivery depending on where you live. This whole idea seems smart. I get it. And I like it. I'm an Amazon Prime member. It's wonderful.

But what's happening is this. It's forming a liturgy of habit when it comes to our shopping. We're expecting instant gratification. And if not today, two days from now and for free. And every other retailer has to be willing to do it. But more than that, it's beginning to shape my heart and my expectations. It's shaping how we live.

The same is the case for football games and baseball games. They all have their liturgy. They have their hymns. They have their confessionals. They have their sacraments of beer and hot dogs. I'm not suggesting that the planners of those things are using the church as an example. I'm saying they don't need to because they've come up with their own cultural liturgy.

The question is are we living thoughtfully enough to ask the question what cultural literacies are we participating in that is forming our understanding of wealth and money that we're not even paying attention to? How is it shaping what we love? How is it reshaping what we consider to be our ultimate end? How have we outsourced our thinking and our wisdom to those who are trying to separate us from our money?

And this whole issue and call here to desist is a calling of saying, are you aware of them? And if you are aware of them, what do you need to change so that you can reform your loves to what they ought to be centered on?

This is why we gather together every Sunday morning to worship the Lord together because this liturgy we go through, some of you may like it, some of you may not, or it may be new to you, but there is a reason for it, like it or not. And it is meant to be a call and response centered around who God is as Father who's called us into being, so He calls us into worship. He says, we are to worship Him and no one else before Him. He then reminds us as He calls us what He has done for us in His love and mercy and grace. And we respond by prayer and praise. And then at the center of our worship, we come and confess our sins which is ways in which we have sought to be shaped by something other than who He is, how we want to be our own gods and goddesses. We want to have control of our own lives and just check in with Him and have our faith be like a little handbag that we reach into when we need it.

But it's reminding us that He is the source of life. And He is the Lord. Lord, forgive us by the blood and body of Christ and make us new. And in so doing, we then hear the promise of God's eternal and unbreakable grace that forgives us of our sins. And when we rejoice and we hear that proclamation of the assurance of pardon, which you'll notice in our liturgy does not say at the end, "This is the word of God, thanks be to God." The reason why we don't say that is because our receiving of that grace and that promise of that grace isn't contingent on you or me. It is so because He has said it is so.

God's grace meets us where we are in all of our cultural deformities and all of our loves that have been reformed to pursue something other than Him. And He calls us back to Himself and He says, don't you see? Those are false loves which can never deliver, which will never love you back, which can never deliver on anything eternal. But they are gifts from me. Do not mistake the gift for the giver.

God is the one who is gracious to us. And as we then hear that assurance of pardon, He then walks us through the word through whoever has to preach. And sometimes we get it right. And a lot of the time, we don't. And each week as we prepare a sermon, we pray, Lord, by your Holy Spirit, say something of value to your people because we have been taught that as we speak from God's word, so the Lord is speaking to His people. Pray for us as we seek to deliver God's word each week because we want the Holy Spirit to call us and to call our hearts and to call you to a different liturgy, the liturgy of the ultimate end to love the Lord our God and to seek our happiness and joy in Him alone.

This is why we come always to the center of our faith. The center of our liturgy which is Christ the Lord who came into a culture that was lost and whose gospel is still working in a culture that is lost and calling us again to live thoughtfully with wisdom and ask the question, who do you worship? Do you worship the God of money or do you worship the Lord? And we can't answer that question often if we're

not living thoughtfully. So, what liturgies, ladies and gentlemen, are we following that has nothing to do with the Lord but leading us in a completely different direction?

Finally, practice the virtues. When it says here, "Do not toil to acquire wealth; be discerning enough to desist. When your eyes light on it, it is gone, for suddenly it sprouts wings, flying like an eagle toward heaven," it's a lesson of saying it is here today and gone tomorrow. So, if we're not to practice the acquiring of wealth as our ultimate hope or end, to what are we called to practice? The writer of Proverbs reminds us as he begins and as he ends to fear the Lord and to obey His commands, to walk with Him in response to what He has done.

And I finish simply by considering these things. Paul is picking up on this idea when he writes to the Corinthians of what it means to live wisely when he says we are called to faith, hope, and love. What does that mean for us as we practice the virtues of faith, hope, and love with regard to our money? I think we're reminded that to walk in faith with regard to our money is that it is simply the gift. It is not the giver of anything. Our faith and our hope is in the Lord of life. And all that we have, all of it belongs to Him. We are merely stewards of it.

But then hope means, what is our hope invested in? Forget money for a second. Maybe money's not your thing. Maybe your children's success is your thing. Maybe your pursuit of a particular position in life is your thing. Maybe finding the right relationship is your thing. Whatever that thing is, you fill in the blank. The question is upon what are we basing our hope? But with regard to money, if it all belongs to the Lord, then we can live with hope not that we will get enough of it to make us secure, but that our security is not based in it. Our hope is in the Lord alone, the Lord and giver of life.

But then love. If He has loved us enough that He has given what we need, then how can we do justly and to love mercy by asking, Lord, how can I do justice to others by giving each their due? How can I give more generously? How can I honor others more generously with gifts in various forms?

Consider the people who wait tables for a living. I was one of those folks who made a living for a number of years and paid my bills by waiting tables. The dirty secret behind all of that is we're paid very little. And many of the people that serve us food often aren't even fed by the restaurants where they work. And many of them are trying to feed children at home or trying to get an education or whatever else, and all that they have is at the end of the night, what were they tipped? Now, give each their due. If it's not good service, it's not good service. I get it. But the question is how can we do generously to others that we may not even know what's going on in their lives?

How can we use the resources we have? And one of my goals for this church is that we would be a resource church, not so that we can do more and more so that more and more might come. But maybe God has given us so much in gifts, so much in giftedness and resources that we can ask, Lord, where are you working in this world and in this community so that we might use the physical resources, the money that you have given us, and the skillset resources you've given to us to meet them to help them do what they're doing?

What would it look like for us to help Running Brook Elementary provide for nearly 50 percent of their population who are reliant on free lunches but who can't even pay off the bill that is due at the end of the semester? What would it look like for us to join a center in Baltimore caring for those that are coming to this country but don't have a clue about how to fill out a form that if it were given to us, we wouldn't know how to either? How can we use our resources to use that Christian ministry to help them flourish that they might serve more and more people that they might flourish? How can we be a resource church that has been made rich in many things not to build our kingdom but to ask, Lord, what are you building? And how can we join you there? And how can that be an act of love because you have loved us?

These are just ideas. But how can we pray, Lord, help us to live? Help us to live by a completely different liturgy. Help us to understand discernment and the way we understand our money and our relationship to it that we might not be bound by it but that we might be bound by the hope and love of

Jesus Christ as our ultimate end so that until He returns, we might use your gifts to bless your holy name and to build your kingdom.

May the Lord give us grace today and this week to begin with the end, to live thoughtfully, and to practice with our discernment faith, hope, and love. Let's pray together.

Heavenly Father, we thank you today because you are good, and you are gracious to us. You have met us here again today. And you have called us to these practices that our hearts might be remade, that we might understand how our hearts were made for you and that wisdom is finding our hope in you, and that we might walk as those who have been gifted, not looking to the gifts for meaning but looking to you. Help us, O Lord. In your mercy, have compassion on us. Forgive us for when we've made money our god. But Lord, help us to see you as the Lord, that we might see all the things which you have given as an opportunity to serve you all the more. In Jesus's name we pray. Amen.