

Principles from Proverbs: Managing Material Possessions

Introduction: We live in the midst of unparalleled prosperity. The poorest among us enjoys material blessing unknown just three generations previously. For many, the problem is not in *obtaining* possessions, but rather in managing—and in some cases—*disposing* of them. Solomon, a man of tremendous material holdings, presents timeless advice for our attitudes and actions regarding physical possessions.

- I. Recognize that God is the ultimate source of material blessing.

“The blessing of the Lord, it maketh rich, and he addeth no sorrow with it.”
(Proverbs 10:22)

- A. Material prosperity is *sometimes* a result of God’s *direct* blessing.
 1. God’s blessing results in *actual* prosperity—not the mirage of prosperity brought about by debt. When God blesses, one is rich in actuality, not merely in appearance.
 2. Material prosperity is not always an indication of God’s direct blessing. Other avenues to material prosperity include debt, hard work, inheritance, investment, and circumstance or even dishonesty. Outward prosperity is not always indicative of God’s direct blessing.
- B. God’s blessing results in material prosperity that is free from anxiety. When misery accompanies prosperity, the prosperity is not directly from God.

- II. Material things should be obtained through right means.

- A. Hard Work and Honesty

“Wealth gotten by vanity shall be diminished: but he that gathereth by labour shall increase.” (Proverbs 13:11)

1. Wealth procured by “vanity” includes all easy-money scams: pyramid schemes, the lottery, etc. All such wealth vanishes as quickly as it comes. Why?
 - a. Easy money is not highly valued. What comes easily spends easily.
 - b. Easy money does not include the financial lessons that come with work. (Welfare insures the continuance of poverty.)
 - c. Easy money is typically temporary—it has no vehicle for replenishment or it is driven by unique circumstances.

2. Labor insures the increase of true wealth.
 - a. The pain of labor teaches the necessity and wisdom of thrift.
 - b. Wealth is always available for those who are willing to work. Americans have acres of diamonds in their backyards; all we need do is dig for them.

B. Effective Resource Management

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

1. Increasing wealth involves *conserving* resources. The “clean crib” speaks of maintaining what you own. If cleanliness is your goal, the ox won’t fit in the picture.
2. Increasing wealth involves *employing* resources. While maintaining the crib is important, real increase takes place when you employ both the crib and the ox in productive activity.
3. Every financial endeavor involves conserving assets (tools, real estate, and investment capital) and employing those resources to multiply return.
4. Resources not used in production may be sold or traded in order to produce liquid assets. (c/f yard sales)

C. Righteous Living

“Through wisdom is an house builded; and by understanding it is established: And by knowledge shall the chambers be filled with all precious and pleasant riches. (Proverbs 24:3, 4)

1. Wisdom, the proper use of knowledge, establishes a home. Wise choices made over the long term result in strong, stable homes—including financial stability.
2. Knowledge is a key to material prosperity:
 - a. Biblical Principles
 - b. Work Ethic
 - c. Investment Principles
 - d. Consumer Principles

D. Humility and Faith in God

“By humility and the fear of the Lord are riches, and honour, and life.” (Proverbs 22:4)