

***The Wise Person's  
Guide to Financial  
Security***

**Proverbs 3:9-10**

**Emmanuel Baptist Church**

**May 16, 2019**

**Proverbs 3:9–10 (CSB) - *Honor the LORD with your possessions and with the first produce of your entire harvest; <sup>10</sup>then your barns will be completely filled, and your vats will overflow with new wine.***

**1. Choose wisely your  
priorities in life.**

**Proverbs 23:4–5 (CSB) - *Don't wear yourself out to get rich; because you know better, stop!***  
**<sup>5</sup>*As soon as your eyes fly to it, it disappears, for it makes wings for itself and flies like an eagle to the sky.***

**Proverbs 28:20 (CSB) - A  
*faithful person will have many  
blessings, but one in a hurry to  
get rich will not go unpunished.***

# 5 Things More Important than Money:

***1. A good reputation***

**Proverbs 22:1 (CSB) - *A good name is to be chosen over great wealth; favor is better than silver and gold.***

# 5 Things More Important than Money:

***1. A good reputation***

***2. Enhancing the reputation of God***



**Proverbs 3:9–10 (CSB) - *Honor the LORD with your possessions and with the first produce of your entire harvest; <sup>10</sup>then your barns will be completely filled, and your vats will overflow with new wine.***

# 5 Things More Important than Money:

- 1. A good reputation***
- 2. Enhancing the reputation of God***
- 3. Understanding human nature and how life works***

**Proverbs 3:13–16 (CSB) - *Happy is a man who finds wisdom and who acquires understanding, <sup>14</sup>for she is more profitable than silver, and her revenue is better than gold. <sup>15</sup>She is more precious than jewels; nothing you desire can equal her. <sup>16</sup>Long life is in her right hand; in her left, riches and honor.***

# 5 Things More Important than Money:

- 1. A good reputation*
- 2. Enhancing the reputation of God*
- 3. Understanding human nature and how life works*
- 4. Knowing what to say at a crucial moment*

**Proverbs 20:15 (CSB) - *There is gold and a multitude of jewels, but knowledgeable lips are a rare treasure.***

# 5 Things More Important than Money:

- 1. A good reputation*
- 2. Enhancing the reputation of God*
- 3. Understanding human nature and how life works*
- 4. Knowing what to say at a crucial moment*
- 5. A peaceful and quiet home*

**Proverbs 17:1 (CSB) - *Better a dry crust with peace than a house full of feasting with strife.***

**Proverbs 14:20 (CSB) - *A poor person is hated even by his neighbor, but there are many who love the rich.***



**Proverbs 3:9 (CSB) - *Honor the LORD  
with your possessions and with the  
first produce of your entire harvest;***

**Proverbs 10:22 (ESV) - *The blessing of the LORD makes rich, and he adds no sorrow with it.***

**Proverbs 3:13–18 (CSB) - *Happy is a man who finds wisdom and who acquires understanding, <sup>14</sup>for she is more profitable than silver, and her revenue is better than gold. <sup>15</sup>She is more precious than jewels; nothing you desire can equal her. <sup>16</sup>Long life is in her right hand; in her left, riches and***

***honor. <sup>17</sup>Her ways are pleasant, and all her paths, peaceful. <sup>18</sup>She is a tree of life to those who embrace her, and those who hold on to her are happy.***

**Proverbs 22:4 (CSB) - *Humility, the fear of the LORD, results in wealth, honor, and life.***

**2. Choose wisely your  
life's pursuit.**

**Proverbs 10:4 (CSB) - *Idle hands make one poor, but diligent hands bring riches.***

**Proverbs 21:17 (ESV) - *Whoever loves pleasure will be a poor man; he who loves wine and oil will not be rich.***



**Proverbs 29:3 (CSB) - *A man who loves wisdom brings joy to his father, but one who consorts with prostitutes destroys his wealth.***

**Proverbs 5:9–10 (CSB) - *You will give up your vitality to others and your years to someone cruel; <sup>10</sup>strangers will drain your resources, and your hard-earned pay will end up in a foreigner's house.***

**Proverbs 27:23–27 (CSB) - *Know well the condition of your flock, and pay attention to your herds, <sup>24</sup>for wealth is not forever; not even a crown lasts for all time. <sup>25</sup>When hay is removed and new growth appears and the grain from the hills is gathered in, <sup>26</sup>lambs will provide your clothing, and goats,***

***the price of a field; <sup>27</sup>there will be  
enough goat's milk for your food —  
food for your household and  
nourishment for your female servants.***

**Proverbs 10:4 (CSB) - *Idle hands make one poor, but diligent hands bring riches.***

**3. Choose wisely the  
object of your faith.**

**Proverbs 11:28a (CSB) - *Anyone trusting in his riches will fall.***

**Proverbs 11:15 (CSB) - *If someone puts up security for a stranger, he will suffer for it, but the one who hates such agreements is protected.***



**Proverbs 11:28 (CSB) - *Anyone trusting in his riches will fall, but the righteous will flourish like foliage.***

**4. Choose wisely how  
you'll treat people.**

# **7 Mistakes in Dealing with People that Will Bring You Down:**

**1. Oppression: Subjugating the poor to increase wealth will cause you ultimately to lose your wealth.**

***22:16 – Oppressing the poor to enrich oneself, lead[s] only to poverty.***

## **2. Usury: Charging exorbitant interest against the poor**

**28:8 (CSB) - *Whoever increases his wealth through excessive interest collects it for one who is kind to the poor.***

### **3. Stinginess: Being greedy: poverty awaits you.**

**28:22 (CSB) - *A greedy one is in a hurry for wealth; he doesn't know that poverty will come to him.***

## **4. Dishonesty: Treating one man differently than another**

**11:1a (CSB) - *Dishonest scales are detestable to the LORD.***

**5. Fraud: Lying & cheating to make  
a deal work: End up cheating  
yourself.**

**20:17 (CSB) - *Food gained by fraud is  
sweet to a person, but afterward his  
mouth is full of gravel.***



## **6. Taking Advantage: Hoarding grain from those in need:**

**11:26 (CSB) - *People will curse anyone who hoards grain, but a blessing will come to the one who sells it.***

**7. Ruthlessness: Stomping on the little guy to get ahead—no respect.**

**11:16 (NIV84) - *A kindhearted woman gains respect, but ruthless men gain only wealth.***

**Proverbs 3:1–2 (NIV84) - *My son, do not forget my teaching, but keep my commands in your heart, <sup>2</sup>for they will prolong your life many years and bring you prosperity.***

**Proverbs 11:18 (ESV) - *The wicked earns deceptive wages, but one who sows righteousness gets a sure reward.***

**Proverbs 22:4 (CSB) - *Humility, the fear of the LORD, results in wealth, honor, and life.***

**Proverbs 15:16 (NIV84) - *Better a little with the fear of the LORD than great wealth with turmoil.***

**5. Choose wisely what  
you'll do with the  
money God gives you.**

**Proverbs 11:26 (CSB) - *People will curse anyone who hoards grain, but a blessing will come to the one who sells it.***



**Proverbs 3:9 (CSB) - *Honor the LORD  
with your possessions and with the  
first produce of your entire harvest.***

**Proverbs 11:25–26 (CSB) - *A generous person will be enriched, and the one who gives a drink of water will receive water. <sup>26</sup>People will curse anyone who hoards grain, but a blessing will come to the one who sells it.***

**Proverbs 11:24 (CSB) - *One person gives freely, yet gains more; another withholds what is right, only to become poor.***