

WISDOM: LIVING SUCCESSFULLY IN A TREACHEROUS WORLD
Practicing Charity

“The generous man will be prosperous, and he who waters will himself be watered.” ~ Proverbs 11:25

The Curse of Prosperity

The Protestant Reformation of the 16th century had a vast impact on all areas of life in the Western world. At its foundation were two crucial convictions: (1) the Bible is God’s Word and thus the ultimate authority in all of life (*sola Scriptura*); and (2) the Bible is to be read at face value, and thus it is to be interpreted literally (*sensus literalis*).

These convictions led the Reformers to take the Bible’s teaching about work, vocation, reward, and prosperity—among other things—seriously. Based on specific texts of Scripture, they taught that a primary purpose for human existence is to work hard for the glory of God. This mandate was not limited to the “clergy” (those directly involved in the function of the church) but extended to every area of labor that benefited the worker, his family, and to society. For the Reformers, there was no distinction between the *sacred* and the *secular*. All of life is lived *coram Deo* (in the presence of God), and all of life is lived *solī deo gloria* (for God’s glory alone).

These theological convictions—known as the “Protestant work ethic”—gave rise to economic development and advancements in standards of living. Wherever the Reformation made an impact, it left behind improving economic conditions. These consequences continue to be seen even today, four centuries later, with countries once impacted by the Reformers’ theology generally being the freest, most economically advanced, and most prosperous in the world. But while these countries benefit from the blessings of the Reformation, they have largely abandoned the theology that spawned it. This is the curse of prosperity. In the words of the New England Puritan pastor Cotton Mather (1663-1728), “**Religion beget prosperity, and the daughter devoured the mother.**” This is not new; it was the same danger that threatened Israel before it entered the Promised Land: **Deuteronomy 8:11-14.**

God has not left His people without warnings about the dangers of wealth or without prescriptions for combatting its threat. In fact, one of the primary strategies for keeping wealth in its proper place is *the practice of charity*. The same book that provides significant teaching on the value of wealth also provides rich wisdom on the importance of cultivating a lifestyle of generosity. Proverbs yields **six principles:**

1. Practicing charity glorifies God.

A lifestyle of generous giving is essential first and foremost because it glorifies God. Generosity recognizes that He is the source and owner of all good things and esteems Him as the gracious Lord who provides undeserved blessings (see “Valuing Wealth, Part 1,” 2/3/2021). In two proverbs emphasizing this truth, Solomon uses the Hebrew verb כָּבַד (*kbd*) to describe the act of giving:

- **3:9** – “Honor the LORD from your wealth and from the first of all your produce.”
- **14:31** – “He who oppresses the poor taunts his Maker, but he who is gracious to the needy honors Him.”

Translated as “honor,” the verb has the basic idea of *heaviness*. It conveys the idea of *making heavy*—as in “**making God weighty**” or “**giving God prominence.**” Bruce Waltke explains that the verb in these texts means “to esteem a person as having value and to declare him such to give him social weight or prominence” (*Proverbs 1-15*, 247). Thus, generosity with one’s wealth becomes one of the most practical ways to demonstrate that God is indeed *prominent* or *weighty* in life—more prominent or weighty than wealth itself.

This prominence is further communicated by the instruction to be generous **“from the first of your produce”** (3:9). In Old Testament times these “first fruits” represented the very best of the harvest, since the best grain and fruit always came first in the harvest. To give from the very best shows the place or priority God occupies in the life of the giver. Before enjoying it for oneself, one gives it his Lord.

Furthermore, it is noteworthy that the command in 3:9 comes in the context of Solomon’s instruction to “trust in the LORD with all your heart” (3:5) and to “fear the LORD and turn away from evil” (3:7). “Trust” and “fear” are abstract ideas; they are difficult to measure. Giving, however, is not. It is concrete and quantifiable. To “honor the LORD from your wealth” is the outward manifestation of trust and reverence. Few things show that a man fears and trusts the LORD as does his commitment to give generously of his wealth to make much of God.

**“God wants you to have something far better than riches and gold,
and that is helpless dependence upon Him.” –J. Hudson Taylor**

2. Practicing charity aligns our concerns with God’s concerns.

The book of Proverbs echoes what is stated elsewhere throughout the Scriptures—namely, that God has special concern for those who are downtrodden and in need: **15:25; 23:10-11**; see also **Leviticus 25:35-55; Deuteronomy 15:7-8; Psalm 82:3-4; James 1:27; 2:5**. Thus, giving to those in need provides a practical way for God’s people to align their own concerns with the concerns of God Himself. In fact, at the most basic level, generosity toward the needy recognizes that the poor—just like the rich—are God’s workmanship—the object of His special concern: **14:31; 17:5; 22:2; 29:13**.

But it is important to qualify that Proverbs does not advocate giving indiscriminately to everyone who is poor. A distinction is to be maintained between **the “deserving” or “innocent poor”** (those who are poor through no fault of their own—through injustice or calamity—such as the “fatherless” or the “widow”) and **the “undeserving” or “guilty poor”** (those who are poor because of their own folly—through laziness, gluttony, and the refusal to accept correction). Generosity is commanded for the former category but not the latter: **20:4; 30:15a; 2 Thessalonians 3:10**.

Giving to the deserving poor is a practical way to align one’s concerns with those of God Himself. Alternatively, to oppress or take advantage of them puts one in direct opposition to God.

- **14:31** – “He who oppresses the poor taunts his Maker, but he who is gracious to the needy honors Him.”
- **17:5; 22:16; 28:8; 29:7**; see also **Acts 20:35**

Giving to those in need vividly reflects in the character of the giver the character of God Himself, for He is the one who gave His Son for destitute sinners.

**“The measure of all love is its giving. The measure of the love of God is the cross of Christ.”
—J. I. Packer**

3. Practicing charity yields spiritual and material rewards.

The book of Proverbs stresses that moral actions have predictable outcomes. This is the *cause-and-effect* or *sowing-and-reaping* principle fundamental to biblical wisdom. God is not a facetious tyrant who delights in confusing His creatures, but rather a God of order who has built into His creation the laws of predictability and constancy. While the introduction of sin into creation complicates this order, it does not negate it. We do not today live in an arbitrary world where the farmer does not know whether his seed

will produce wheat or thistles. Similarly, we are to expect that foolish choices will bring about painful consequences, while God-honoring obedience will yield favorable results.

One such area of predictability is the area of giving. Proverbs teaches that the one who sows the seeds of generosity can expect to harvest blessing in return. Alternatively, one who is miserly, selfish, and unconcerned about the needs of others can expect to experience want as the ultimate experience in life.

- **3:9-10** – “Honor the LORD from your wealth and from the first of all your produce; so your barns will be filled with plenty and your vats will overflow with new wine.”
- **11:24; 25; 14:21, 22; 19:17; 21:13, 25-26; 22:9; 28:8, 27;** see also **Deuteronomy 15:7-10; Psalm 37:25-26; Luke 6:38; 2 Corinthians 9:6, 10-11**

“In all of my years of service to my Lord, I have discovered a truth that has never failed and has never been compromised. That truth is that it is beyond the realm of possibilities that one has the ability to out give God. Even if I give the whole of my worth to Him, He will find a way to give back to me much more than I gave.” —Charles Spurgeon

These promises raise an important question: **Is it right to be motivated to be generous by promises of future rewards?** It is not unusual to hear a definitive “no” in response. Many today advocate forms of *altruism*—“the belief in or practice of disinterested and selfless concern for the well-being of others” (Oxford). Advocates of altruism contend that one who fears God must be motivated solely by the need of the poor, or by the fact that it is God who commands generosity. Those are motivations enough to be generous; anything beyond is self-serving in nature and disqualifying.

While this is popular in contexts sympathetic to socialism (where one must labor for the state and not for personal gain), it simply is not consistent with the biblical witness—particularly of the book of Proverbs. As Tremper Longman states, “The naming of positive consequences for generosity shows that Proverbs is not above naming self-interest for the motivation of good behavior. Both individual and community interest are encompassed in this teaching, since both the self and the other are said to derive good from a person’s giving nature” (*Proverbs*, 263).

- **11:17** – “The merciful man does himself good, but the cruel man does himself harm.”

God has revealed Himself as a God of personal and individual reward. Not only is this inherent in the definition of faith itself (**Hebrews 11:1** – “And without faith it is impossible to please *Him*, for he who comes to God must believe that He is and *that* He is a rewarder of those who seek Him”), but it receives repeated attention through the Old and New Testaments. For example, see **Matthew 6:3-4; 19:29; Luke 6:22-23; 2 Corinthians 5:9-10; Revelation 22:12.**

4. Practicing charity is not the same as making loans or securing others’ debt.

While Proverbs commands generosity towards others, it is careful to exclude from the definition of generosity the making of loans or co-signing for the debt of others. As Longman says, providing help to those in need “are not loans, but rather outright gifts. And that seems to be the point. If people have needs, then give them what they need. The problem with loans is that often they are given in contexts where the lender cannot afford to lose the money, and the risk is just too high” (*Proverbs*, 169).

- **6:1-5; 11:15; 17:18; 22:26-27**

Why is this qualification about generosity important? There are several reasons: (1) A *loan* is not a *gift*. By serving as a lender to someone in need, you are only giving what you expect to receive back. By doing so, you create a new kind of relationship—one of a master and his slave. (2) By serving as a *guarantor*, you are threatening the stability of you and your family for the venture of another person. There are no

guarantees; you may lose all you risked. But the purpose of giving is not to leave the giver and the receiver both in need.

5. Practicing charity requires discernment.

Generosity makes a real difference in the lives of people. Consequently, Proverbs cautions about the realities of human nature as it relates to generosity. The one who has been blessed with material wealth and who desires to be generous must take these realities into consideration and be careful with his charity.

- **19:6-7** – “Many will seek the favor of a generous man, and every man is a friend to him who gives gifts. All the brothers of a poor man hate him; how much more do his friends abandon him! He pursues *them with words*, *but they are gone.*”
- **14:20; 19:4; 22:16**

Great discretion is needed in the practice of generosity. There will always be those who seek close associations with those who are generous, hoping to enrich themselves as a result. Moreover, generosity should never be used as a tool to acquire popularity or attract the attention of the wealthy. That stands in direct antithesis to God’s intent for generosity.

6. Practicing charity is no substitute for fearing God.

Since generosity is so practical, it can easily be used as a shell to conceal internal disobedience or disinterest in the things of the Lord. Thus, as important as giving is in worship, Proverbs teaches that it must never be allowed to function as a substitute for whole-hearted obedience and the fear of God—things that are intensely personal, and largely seen only by God Himself.

- **21:3** – “To do righteousness and justice is desired by the LORD more than sacrifice.”
- **21:27**; see also **1 Samuel 15:22; Isaiah 1:11-17; Micah 6:7-8.**

In response to Proverbs 21:3, Charles Bridges (*Proverbs*, 367) writes,

Art thou resting in the shell and surface, or art thou worshipping in the spirituality of service? Dost thou hear the voice calling thee from the dead forms, to seek the living power of godliness? Cain brought sacrifice, not the heart. . . . Remember those externals, that stand in the place of a consecrated heart, are the delusion of the great deceiver. Let thine heart be with God, walking with him in the sound exercise of Christian obligation; honoring the Divine stamp on every commandment; making conscience of every duty; and though we come short of every one, yet daring not to neglect any.

For Further Reflection

- Continue to read one chapter of Proverbs each day.
- How does your practice of giving today reflect your fear of and trust in God?
- How are you using giving as a strategy to mortify the “love of money”?
- When you look at the use of all your resources over the past month (money, time, energy), do your expenditures and investments in these areas reflect God’s concerns as defined by Scripture?
- Reflect upon God’s faithfulness to His promise to reward generosity. How has this manifest itself in your life? Recall specific examples of how your generosity yielded unexpected blessings in return.
- What is the difference between being *frugal* (a quality to be respected) and *miserly* (a quality to be mortified)? Is your reputation that of being generous or miserly?
- Read through 2 Corinthians 8-9. Compile a list of observations concerning giving from this important New Testament passage.

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Next Meeting: Feb 24 – “Evening of Prayer”