

I don't want to debate over whether having debt is right or wrong. I don't want to start a fight over whether or not welfare is a good program for the government to run or not. I don't want to discuss the debt ceiling, sequestration, or continuing resolutions. I don't want to talk about government budgets, Republicans, or Democrats. Those discussions, talks, and debates are meant for other times.

I do however want you to think about how you live. I want you to consider your present financial situation and think about how you got here and where you would like to go from here. I think it's worthwhile to discuss your attitude about money and riches. To talk about your work, your wealth, and your financial life is something that should be and must be done. Better here because too often it happens apart from God and his Word.

Solomon was the wisest man this world has ever known. He wrote a number of books about wisdom, including the book of Proverbs which was the second lesson. You might expect someone that wise to provide the secret to financial security and wealth. "Make me rich!" is what you might want from Solomon. But don't expect the secret to success. Instead, Solomon shares wisdom on how we are...

**Called to live within our means
Do the work set before you
Enjoy God's riches**

These days you have to watch the email you receive very closely. Just this week I received an email saying I had won a car and two emails saying that I was selected by some doctor's daughter in a foreign country to work with her to get my fee of eight million dollars. If only those were true, right? Easy money. Quick money. Money I didn't have to work for or really do anything for. But it's really chasing a fantasy. That money doesn't exist in some foreign country. The car isn't really theirs to give me.

Solomon says chasing a fantasy will get you one thing guaranteed. **"The one who chases fantasies will have his fill of poverty."** How many wealthy people constantly answered TV commercials for earning cash at home while doing nothing but vacationing? How many wealthy people sent in for Publishers Clearing House sweepstakes without ever going to work? How many wealthy people answered emails from foreign countries? Few if any. Most find poverty. Because those fantasies are empty and worthless. There is no scheme, no plan, no fantasy that will make you rich quick. That's just chasing fantasies.

If you started telling people the Bible was filled with Solomon's tips and tricks to earning a million bucks everyone might read it. But they'd be disappointed. Instead of hidden get rich quick schemes Solomon goes the other way. **"He who works his land will have abundant food."** A sure fire way of making money already exists. It's not as appealing as a fantasy and it takes way more effort. The truth is there is no substitute for hard work. Those who work will have; those that don't have nothing.

My dad has been getting up at 5:25 each morning for the last twenty years. In to work by 6:30, break at 9:30, lunch by noon. Fifteen minute break at 2:30 and punching out by 5:00. Ten hours a day, every day for five days with five hours on Saturday. Fifty five hours a week in a factory for fifteen years. My dad works hard. I know some of you get up earlier and maybe even work longer hours. You work hard at your job too. There are probably mornings you wish you didn't have to go, days you wish you could just stay home, relax, and still get paid. We want what the world wants, easy money for no work. That's our sinful nature talking. Working long hours, taking orders from others, and getting up early isn't most people's ideas for fun. The temptation of something more fun and maybe even promising easy money is always there.

God calls you to live within your means. Jobs, doing the work set before you, that's the way to do that. Do your work faithfully giving thanks to God for the opportunity to make money and support your family and yourself. If you have a task, do it faithfully. Don't look for the quick money making schemes. Stick with what God has said will work. Don't chase the fantasies. Thank God for the work he sets before you to do.

Thankfully God also addresses your sinfulness. He addresses your sinful desires to chase a fantasy and get something you didn't earn. He sent you a Savior to forgive you from the sins that would separate you from him forever. Jesus forgives you all your sins of chasing fantasies, chasing the easy money, trying to live beyond your means. God sent you a Savior to forgive you of wasting time pursuing money and not pursuing the things that matter.

When the paycheck comes at the end of the pay period you know you've done the work set before you. You know the hours, time, and commitment that went into that paycheck. You also immediately think about how to spend it. Food and clothing? Rent and heat? How much should go for entertainment and enjoyment? As you make those decisions don't leave God out. For a hard day's work enjoy God's riches.

My grandma who lived through the Great Depression always said that they didn't have a lot, but they were still blessed. She certainly didn't have air conditioning, X-Box, or DVDs. You might wonder how she could consider herself blessed. You've probably known people who didn't have a lot, but still thought they were richly blessed. Our measure of being richly blessed needs adjustment. Solomon says those richly blessed will have a common characteristic. **"A faithful man will be richly blessed."** Richly blessed doesn't mean a whole house full of things. Faithfulness isn't a measure of how much you have. God says we work and he blesses.

Solomon also deals with the other side. **“But one eager to get rich will not go unpunished.”** Often these punishments are brought on ourselves. Perhaps you’re being crushed under a mountain of debt for risky business investments that went wrong. Maybe you fell for the idea you could earn a living doing nothing at all and sent in money for an online ad or telephone scheme. You’re laziness caused you financial harm. You may have become addicted to the lottery or casinos. You think the next roll of the dice or spin of the wheel will be your big payday. But instead of going to work you play and lose everything. Your eagerness to get rich quick might cause you to lose all trust in God to provide.

That’s what the sinful nature being in control looks like, a constant desire to live beyond your means. That’s not you. You’re controlled by Christ. Christ lived a perfect life of money management and control over the temptations of laziness and greed. He’s the reason God turned you around and put you on the road to enjoying the blessings God gives you as you work in the place God gives you. God will show you blessings and even if they don’t come here on earth, you will have blessings in heaven.

Make the decision to change your life in regards to money. Make the decision to live within your means and find enjoyment in God’s blessings of riches. De-clutter your life of things that don’t matter and make time for the things that do in God’s Word. Find ways to pay down debts, if you have any. Without them the joy of riches will flow. Spend time with family and friends. Money can’t come with you to heaven, but friends and family can. Most important spend time in God’s Word. That time cannot be replaced. Without that, nothing else really matters. With it things happen to God’s glory.

Now is the time. It might seem hard to reorganize your time, your priorities, and your budgets. But nothing is too hard for God. He’s made promises and guarantees. To those who do the work put before them God will bring forth blessings of what you need to survive. Those who work will enjoy God’s riches. Now is the time to live within your means and get closer to God through his Word and Sacraments. There you will be blessed with true riches in Christ.