

**A WORD FROM THE WISE
Proverbs 3:9-10**

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“Stupid Is as Stupid Does.” That was the headline of an ABC 20/20 special. How dumb can you really get?

Charlotte, North Carolina – one of the biggest cash robberies ever. Ever. Anywhere. Seventeen million dollars in cash. Literally over a ton of cash. Some ones, fives, tens. Some \$20 bills. And they decide to spend it as fast as they can.

They did buy a lot of wonderful things – like Elvis on velvet. But then again, money won’t buy you good taste. U.S. Attorney Mark Calloway, who prosecuted the case, said the gang that pulled off the robbery was almost comical, they were so dumb.

Steve Chambers, a long-time hustler, had his eye on Loomis Fargo Depository in Charlotte, North Carolina. Every day the Loomis Fargo trucks carry \$20 million. Every day. Chambers just approached David Ghatt, who worked for Loomis, and asked him – right off the bat, out of the blue – “How would you feel if we robbed Loomis? You could live the way you wanted to. All the things you ever wanted,” promised Chambers, “would be at your fingertips.”

Ghatt, sitting in county jail in Charlotte, explained how he pulled off the scheme. He sent the only other worker at the Loomis warehouse that night home. All he simply did was back up a van and clear out the vault with millions – \$17 million – in cash. Of course, surveillance cameras watched every move he made. Finally, exhausted from moving over a ton of cash, the van was full, and he drove away with \$17 million.

“It was hard manual labor,” said Ghatt. “I felt like I’d earned the money.”

He parked the van, grabbed \$25,000 and headed to Mexico – leaving the van for his accomplice, Steve Chambers, and the comical gang. Of course, they never paid him his part – and even tried to kill him. “There should have been some trust there,” said Ghatt. Honor among thieves?

Another man earned \$100,000 for driving the loot just three miles. His name was Eric Payne. Finally the van ended up at a double-wide trailer which was Chambers’ home. They took all the money and put it into his kitchen. It added up to \$14 million. They’d gotten tired of moving the money from the van to the car and actually left \$3.3 million in the van, which was discovered on the side of the road by the FBI.

Their smarts are starting to show up, don't you see?

In less than 24 hours, Steve Chambers and his wife Michelle went on a spending spree. The very next day, they made a bid on a \$635,000 mansion in an exclusive neighborhood. Three weeks later, they put down \$400,000 cash and moved from their trailer home. Now, at the 6,000 square-foot mansion, they started their spending spree. They bought three tanning beds (everybody ought to have at least three), and – get this – eight big-screen TVs and a \$10,000 pool table. Then there was the BMW and the \$43,000 diamond ring, just to name a few. There was the wine cellar that Chambers stocked in the mansion with Pabst Blue Ribbon beer. There was \$23,000 worth of cigars, but he didn't know to put water in the humidifier and the cigars ruined. They couldn't have drawn more attention to themselves if they had shot off flares.

You know, it's amazing.

One night Steve Chambers is thrown out of a nightclub. The next day he shows up with \$450,000 cash, trying to buy it. They were purchasing everything from extravagant plastic surgery to velvet Elvises. But probably the dumbest of the dumb was Michelle Chambers, Steve's wife, who walked into a federal bank with a briefcase filled with \$200,000. It still had the wrappers from the other bank around the bills. She asked the teller how much she could deposit before the bank had to call the feds. Hello!

The bank filed a suspicious activity report, and the rest is history. Ten percent, \$1.7 million, is still missing. The rest has been recovered or accounted for.

Chris Wallace of 20/20 said to the gang, "I don't want to insult you, but you have been called America's dumbest criminals."

"Uh-huh...I think we're in the top ten."

Ghantt, as he sits in prison, says he doesn't regret a bit of it. As he walks through the prison cell blocks everybody says, "Hey, there's the million dollar man."

"You know," says Ghantt, "people want to talk to me. My dream is a lot of people's dream, to take the money and run."

(Transcript from ABC News 20/20, Wednesday, October 13, 1999)

If you're looking for financial counsel, you probably wouldn't go to Steve Chambers and his comical band of criminals. You could go to a lot of individuals – a lot of them in this church. Bankers. Financial planners. Stock brokers. Money managers. CPAs. Attorneys. Folks constantly giving financial advice.

But how would you like this morning to receive free counsel from the wisest financier the world has ever seen? The wisest man the world has ever seen? Solomon – the guy who wrote the book on international commerce and trade. A diplomat. A strategist in commercial enterprises. He

controlled the trade routes from Egypt, which manufactured chariots, as well as Cilicia, as they brought the horses. Solomon acted as the middle man. He made his own profit from Egyptian and Cilician exports.

The Queen of Sheba recognized Solomon's wisdom. He operated the Red Sea fleet which promoted trade with Arabia or East Africa, brought untold sorts of treasures to the royal court at Jerusalem. He explored and exploited Israel's mineral wealth. Copper was mined and refined. The weight of the gold which came to Solomon one year, according to 1 Kings 10:14, was 666 talents (4.5 tons) of gold.

Can you imagine getting some financial advice from a guy like that? A guy so wise it is said that he wrote 3,000 proverbs?

Turn in your Bible to Proverbs 3:9-10 and let's see what Solomon has to say, what kind of financial advice the chief of international commerce would give.

Look at Proverbs 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.

As we break down his advice, let's look at four questions that are answered from the text.

I. What is the purpose of my stewardship (v.9)?

The purpose of my stewardship is to honor the Lord. The guiding principle, the spiritual rule of faith for the life of a believer is to honor the Lord. Honoring the Lord is the result of a life focused on the development of the soul.

There are many areas of life that American Christians are obsessed with that become a detriment to their souls. One is success. The other is security. Both wrapped up into one element of materialism – trying to have, get, and consume more and more. We might not be as foolish as the Carolina gang – maybe not eight big-screen TVs – but we do have a lot of stuff.

American stuff is that indescribable collection of paraphernalia. We have so much stuff as Americans – so much that we buy little metal buildings to go into our backyards to store our stuff. Container stores exist just so we can organize our stuff. We cut holes in our hallways or garages so that we can pull down a set of stairs and cram that space between our roof and our ceiling with stuff. If someone cleans out the garage, we ask, "Hey, what did you do with all my stuff?"

Occasionally, when we cannot possibly put another thing in our storage closets, we have a "stuff sale" on Saturdays, and others come and take our stuff away to place in their storage. If the sale starts at 9:00 a.m., they'll show up at 7:00 a.m. because, "they don't want all the good stuff to get gone." After the "stuff sale", we brag. "I made \$350 today." We've forgotten that we paid \$2,500 retail for the same stuff.

Or, we're cleaning out a closet. "Hey, neat. Look. I'd forgotten I had all this stuff."

Our children, who have bought smaller houses, call us and ask if we have some extra space in the garage. They need us to store some of their stuff. You can even rent space by the month in which you can put your extra stuff.

Then we die, and an auctioneer sells all of our stuff to the highest bidder.

We have so much stuff.

Have you ever heard of the Diderot Effect? The phrase comes from the 18th-century French philosopher, Denis Diderot, who, once upon a time, received as a gift a beautiful scarlet dressing gown, and thereupon quickly discarded his old one. But he began to sense that his surroundings now appeared shabby and unworthy of the grandeur exuded by the new garment. His pleasure turned sour. Its "splendor," Diderot said sometime later in an essay entitled "Regrets on Parting with My Old Dressing Gown," caused him eventually to replace his comfortable furnishings with newer and finer things, even if they lacked the well-worn features of his old stuff.

As Harvard economist Juliet Schor recounts, "He grew dissatisfied with his study, with its threadbare tapestry, the desk, his chairs, and even the room's bookshelves. One by one, the familiar but well-worn furnishings of the study were replaced. In the end, Diderot found himself seated uncomfortably in the stylish formality of his new surroundings, regretting the work of this 'imperious scarlet robe [that] forced everything to conform with its own elegant tone.'" ("The Diderot Effect," *Homiletics*, August 1999, p. 62)

It's the Diderot effect. It's what keeps the consumer escalator moving ever upward.

For example, one consumer talks about going to buy a new gas grill. His ten year old propane grill had been on the downhill slide for the past two years, and he was sure that the repair bill would be more than the \$143 that he had paid for the grill ten years ago. He was overtaken by the new array of choices. The king of them all was the Viking-Frontgate Professional Grill. Powered by either natural gas or propane, it came with an infrared rotisserie that can slowly broil two 20-pound turkeys to perfection as you cook hamburgers for 40 guests on its 828-square-inch grilling surface. On a side platform are two ancillary range-top burners. Unlike the standard burners on your kitchen stove, which generate 7,500 BTUs, these generate 15,000 BTUs, a capability primarily useful for the flash stir-frying of some ethnic cuisines and for bringing large cauldrons of water to a boil more quickly. With its foldout work spaces fully extended, it measures more than seven feet across.

The catalog price for the Viking grill, not including shipping and handling of course, is about \$8,000.

Of course, the real significance of the \$8,000 grill, for most of us, is that its presence makes buying the \$3,000 unit seem almost frugal. The frame of reference has shifted, and what

anyone would consider acceptable has now been redefined. I could spend \$3,000 on a new grill tomorrow, and few people would think I had done anything strange. But far more unsettling is the possibility that it wouldn't occur to me that there was anything unusual about spending \$3,000 to replace a \$143 gas grill.

(Robert H. Frank, "Our Climb to Sublime: Hold On, We Don't Need to Go There," *The Washington Post*, 1/24/99, p. B1, quoted in *Homiletics*, August 1999, p. 64; prices adjusted for 2021 inflation rate)

Our houses have doubled in size in the past 40 years – to hold all of our stuff. Our cars are bigger. And are parked in 3-car garages. Our refrigerators, even, have grown. And despite the great economic boom, we're still buying more than we can afford and paying the price in stress and financial problems.

You heard about the man who was having an economic discussion with his wife. He was telling her about the rich people who were the "haves" and the poor people who were the "have-nots."

"Well, we're not rich," said his wife. "And we're not poor. So what are we?"

"We're the middle class," replied her husband. "We're the 'haves' who have not paid for it yet."

So goes the American scene of consumerism.

Juliet Schor, a senior lecturer at Harvard and author of *The Overspent American*, says "People (we) have this idea that we can live without things, when, in fact, we don't live without them."

Look what has happened to golf clubs. We don't just whack a 1-wood off the first tee anymore. We unleash the [Ping G425 max driver (retail price \$499.99)], featuring the exclusive [26 gram, tungsten moveable weight].

("In the race to acquire possessions, have Americans lost out?", *Amarillo Daily News*, 9/30/99, p. 9A)

You and I – we spend what we have.

The same Solomon wrote in Ecclesiastes 3:12 that for those of us who live life like this, "There is nothing better for them than to be happy and enjoy themselves as long as they live."

Christian psychologist David G. Meyers, in his book *The Pursuit of Happiness: Who Is Happy – and Why*, studied the issue and made these remarks in his consumer report on happiness. "The things that enable you to be happy are not how much money you make or how many possessions you own, or whether you are highly educated, or whether you are young or old." Meyers summed up his report by saying that while per capita income in America more than doubled in real terms (over a period of 40 years between 1957 and 1990), that means we have double the money, even when inflation is accounted for – the number of Americans who reported being very happy remained the same, about 33% of us. In other words, having more did not answer our deepest yearnings or fulfill our deepest needs.

Jesus faced the rich, young ruler who is typical of the average American. In this world, we are the rich people, congregation. Every one of us. Jesus saw that those eyes, fixed upon material things and the riches of this world, could not inherit the Kingdom of God. Jesus told him to put all that behind him, to sell all that he had and give it to the poor so he could have the Kingdom of God.

Yes, the purpose of our stewardship is not to honor ourselves with more and more gadgets and toys. If we are stewards of what God gives us, the purpose of our stewardship is not to wallow in luxury or become involved in a game of one-upmanship with our neighbors. We are stewards of the things that God gives us in order that we may honor the Lord.

II. The second question I want to ask is where does the product of our stewardship come from? (v. 9b)

The product of our stewardship comes from our wealth, or our possessions as some translations read. Greed and stinginess with God are the character flaws of human nature that hinder our spiritual perspective toward our possessions. Our stewardship comes from our produce, from our possessions. When we're stingy, when we're self-centered, when we're materialistic, when we're never satisfied with what we have – we're greedy and self-centered.

Jesus Himself said, “Be on guard against all kinds of greed” (Luke 12)

I think of the story of the ancient monk who was traveling in the mountains and found a precious stone in a stream. The next day he met another traveler who was hungry, and the monk opened his bag to share his food. The hungry traveler saw the precious stone in the monk's bag, admired it, and asked the monk to give it to him. The monk did so without a moment's hesitation.

The traveler left, rejoicing his good fortune. He knew the jewel was worth enough to give him security for the rest of his life.

A few days later he came back searching for the monk. When he found him, he returned the stone and said, “I have been thinking. I know how valuable this stone is, but I give it back to you in the hope that you can give me something far more precious. If you can, give me what you have within you that enabled you to give me the stone.” (Kathy and Larry Miller, *God's Vitamin C for the Spirit*, 1996, p. 271, quoted in IOW, Summer 1998)

III. There is a third question. What is the priority of our stewardship? (v. 9c)

Stewardship is first – from the first of all your produce.

The admonition of Malachi is that we bring the whole tithe into the storehouse. When it comes to our stewardship, God should always receive our first consideration. Our human nature, our greedy nature, wants to think about ourselves before we think about the church, before we think about Kingdom work – what bills we have to pay. That's not the counsel of the wise one, Solomon –

the wisest financier the world has ever seen – when he writes “Give God your tithes from the first of all your produce.”

It’s pretty straightforward. Do you believe that God has blessed you and given you the strength and the work to earn a living? Do you believe that the church is the Bride of Christ, who is carrying out His Kingdom? And if you believe in Christ and His good gifts to you, and if you believe in the church, there is no other conclusion. If you really believe, then you will always give.

You can give without believing, but, congregation, you cannot believe without giving.

And you and I, if we really believe in Christ, if we really believe in His church, cannot ask others to invest their soul and their spirit into the eternal things of Christ if we cannot trust Him and His word with the temporal things.

Yes, Solomon’s counsel is your gifts to God ought to be first – the first of your produce and not what’s left.

The purpose of our stewardship is to honor God. We’re to honor Him from our produce, from our possessions. We are to make Him a priority, to make Him first.

IV. Fourth we see the promise. What is the promise of my stewardship? (v. 10)

He promises that as we are faithful to God, God will be faithful to us. God will take care of those who recognize and honor Him with the things with which He has blessed them.

Hebrews 11:6 says that “without faith it is impossible to please God, for anyone who comes to Him must believe that He exists and that He rewards those who earnestly seek Him.” To grasp it all tightly with our own stingy and greedy hands is to say to God we don’t trust Him, we don’t trust that if we’ve invested in His Kingdom that He will take care of us in the future.

I don’t think this always means only the material blessings of God. In Malachi it reads this way, “test Me now in this, if I will not open for you the windows of heaven, and pour out for you a blessing until it overflows.” Bring the tithe to the storehouse and see if I don’t bless you as I fling open the windows of heaven.

Those aren’t always material blessings. I don’t want to limit God to material blessings in my life. He’s blessed me with three girls and two granddaughters — He’s blessed me with eternal life. He blesses me with His abiding presence, His convicting and quickening word. He has blessed me with you. My cup is running over and over and over.

Until we prioritize God ahead of Ping drivers, new cars and more clothes, He really isn’t the Lord of your life. Oh, maybe the Lord of your lips, but not the Lord of your life.

Those are hard words, but they’re true.