

What is the biggest money mistake? (11:28)

He who trusts in his riches will fall but the righteous will flourish like a green leaf.

THE TEXT (NASB)

He who trusts in his riches will fall but the righteous will flourish like a green leaf.

He that trusteth in his riches shall fall, but the righteous shall flourish as a branch. KJV Proverbs 11:28

INTRODUCTION

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The biggest money mistake is trusting money too much.

Riches provide a feeling of security, not real security. Riches are not evil, but they are powerful and potentially dangerous. We err whenever we trust in our wealth for well-being and security.

Trusting money is easy but deadly. As motivational speaker Mitch Anthony puts it, "When money becomes our main focus, darkness is not far behind."⁴



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COMMENTARY



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Stocks, bonds, mutual funds, and other investments are called “securities,” but their security is deceptive. Think about it. Wealth is a lifeless thing, with no intelligence, character or motivation of its own. Trusting in riches leads to certain trouble: This text says “will fall,” not “may fall” or “might fall.” The collapse of those who trust in money is inevitable. Fortunately, there are better sources of security.

Translation: *green leaf*



The King James Version (KJV) translates the Hebrew word, עלה (ʾā•lēh, pronounced “ah-leh”), as “branch,” while most translations speak of a green leaf or foliage. Regardless, the message is clear: This vibrant living organism is joined to a much larger life-giving source. Leaves are nourished by the sun, rain, soil, and air. Leaves grow. In storms, leaves and even branches fall from trees, if they’re not firmly joined to the trunk, but foliage embedded in the life-giving tree survives even strong winds. Brown leaves fall; green leaves flourish.

As a leaf draws nutrition from its stem and the sun, the righteous flourish, drawing their life from a greater whole. The text doesn’t specify where the nourishment comes from, but it’s surely not in riches. The righteous thrive, but lovers of money are contained only in themselves. Wealth, in itself, cannot give what it does not have; they cannot give life. Whether the righteous have little or much, they understand that riches do not deserve their confidence. Not everyone sees this. Many refuse to believe in a “higher-power,” let alone in God, as the invisible source of life. Many wealthy are atheists.

Rich Atheists



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Rich atheists, agnostics, and deists take an enormous risk. In choosing to deny, ignore, or snub the God who has blessed them with all their wealth, they're naively ignorant of what lies ahead. They are like prisoners on death row, enjoying a steak and lobster dinner, thinking the warden is their buddy. This sumptuous meal will be their last. The Bible is loud and clear that the pleasure of riches in those who hate God is very, very brief. Flash-in-the-pan wealth is not lasting prosperity. Loving money is an idolatry, and leads to a fall, precisely because of misplaced trust. Read all about it in Psalm 49:16-20.

Imagine a green plant thinking that it didn't need light to live: It's the misplaced trust that causes the problem. Even if we're not rich, we will fall, if we put our faith in what we have. Our attitude toward our wealth is more important than the amount. Wealth gives us a sense of power—an emotional high, but problems arise when we trust in our own power.

Wealth is only a tool, so, as a friend once said, "Wealth in the hand is fine, but wealth in the heart is fatal." This was a basic reason for the downfall of men like Doeg (Psalm 52:6,7) and Haman (Esther 3:9), whose wealth made them feel overconfident, independent of God Himself, and hostile toward those who worship God.

A Friend Downtown



Many years ago, I met a fellow believer at a midweek Bible study in downtown Calgary. Ralph was in his early sixties and lived in a downtown apartment on a meager fixed income. He was alone, without family. He could not handle the stress of office work anymore, so he took early retirement. His company and government pensions covered his rent and incidentals, but he had saved nothing.

Ralph was honest, humble, and had a keen mind. We lost touch, but I'll never forget him. I loved Ralph, because he loved Jesus, yet he suffered from serious financial confusion. One day, over lunch at the old Eaton's cafeteria, he told me that he felt good, because it was the beginning of the month and his bank account was up. Looking straight at me, he said, "My courage all depends upon the amount in my bank account," and he insisted on paying for his own meal.

When we met again, this time for a steak lunch, Ralph told me how he'd enjoy steak at the beginning of the month, but then live off bread and water for the last few days at month's end. I suggested, if you have \$300 per month for food, why not get 30 envelopes, put \$10 each



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envelope, and then have enough for every day. “No,” he said, “that wouldn’t work for me.” I wondered why, and silently thanked God for parents who taught me the importance of saving and keeping a simple budget.

Courage Needs Money?

Why be courageous in the beginning of the month and cowardly at the end? More importantly, why must our courage be tied to our bank account? One way to test how much we trust in riches is to watch our reaction, when they’re taken away. How elated or depressed are we, as our financial resources rise or fall? It’s a bad sign, when we get all excited just because we have more money in the bank, or all worried because we have little. The Bible’s account of Job is an excellent example of confidence untainted by the love of money. Job trusted in God, not in money (Job 1:21-22).

Competition For Our Trust and Affection

We experience a constant competition for our trust and affection. Money has a powerful pull, and we can easily give it too much time and attention, so we neglect our most important relationships—with God and those immediately around us. We put stuff ahead of people. The following one minute video warns us about trading higher value items for lower value items. Visit www.biblefinance.org for many practical tools on wise asset management and watch [this one minute video by Tom Copland](#).

Signs of Misplaced Trust



Money has three basic functions:

1. A tool to make exchange of goods and services easy (instead of bartering)
2. A unit of record to track changes in relative value (like score-keeping in sports)
3. A store of value and economic power (to retain purchasing power)

It’s the third function of money, its ability to store value and economic power, that causes us the most problems. Money offers power and influence, and we’re tempted to love that power instead of God and people. Whenever we succumb to this temptation many problems follow (1



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Timothy 6:10). When we misdirect our affection, we destabilize our lives. This begins when we give riches what properly belongs to God—our trust. Here are some signs of misplaced trust and affection:

- Worry, anxiety and fear of financial loss;
- Excessive frugality or unwillingness to take risks with our wealth;
- Greed or Godless business practices (forgetting gratitude and dependence on God)
- Grumbling about our lack of money, without taking steps to change it;
- Coveting and stealing

Accurate Accounting



Keeping accurate accounts is not excessive love of money. It's good management. Simple record keeping and tracking cash-flow is taking care of our tools. Experts in personal finances like Dave Ramsey, Canadian Michel Bell, American Mike Bell, and Mary Hunt all stress our need to know where our money goes, before we can make real and lasting progress in our lives. In *Debt Proof Your Marriage*, Mary Hunt advises us to exit our "financial fog" by first creating a "Spending Record," before our "Spending Plan."¹ Accurately recording our real spending is more important than a budget. And for most of us, this new habit will take time. But the desire to control our money is not the same as loving it. As American writer Ron Blue says, "Master your money before it masters you."² It's simple, but not easy, especially with our modern conveniences.

Money today takes on multiple forms, some quite intangible. We use cash, debit cards, cheques, credit cards, pre-authorized payments, Paypal, and even loyalty points like Air Miles. It's harder, but also more important than ever to track our money. It's the first step toward clearer financial literacy. Again, we're not talking about a love affair with money, but clarity. Seeing where our money goes helps us take command of our desires, exit our financial fog, and redirect our trust.

Redirecting Our Trust

Here are some ways to avoid trusting in wealth:



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- Use an app, a software program, or a small notebook to track our money.
- Make a plan where the incoming funds are going, earmarked even before they arrive;
- Don't let your desires drift, but make a habit of waiting a day before buying anything unbudgeted;
- Treat your money like your D-O-G, not your G-O-D: Take it for walks, feed it, play with it, but it's not the boss;
- Pray to God for both your needs and wants, then thank Him even for what He withholds, because if he withholds it, you don't need it;
- Acknowledge the LORD with the first of your income (Proverbs 3:9-10), because your gratitude is almost the same as your happiness;
- Learn to trust the invisible, all-powerful God—this is a skill learned with practice;
- Get to know God, so that you might “never be afraid to trust an unknown future to a known God,”³ as said by concentration camp survivor and The Hiding Place author Corrie Ten Boom.

Righteousness by Faith, not Sight



There's a big difference between knowing God and knowing about Him. Knowing God comes through personal experiences and intimate contact with Him as both our Father and the Supreme Being. It's subjective, but real. God leads any who willingly submit to His leadership, like a nurse leading a blind patient by the hand. It takes sensitivity to discern the Spirit's promptings. The Psalmist describes this in Psalm 73:23-24. Often those promptings “don't look right.” They require faith, not sight.

Abraham, called the friend of God, left his home country at age 75, not knowing where he was going, but trusting God to care for him (Hebrews 11:8). Faith, trust in God, is like a muscle. It grows with nourishment (God's word and prayer), exercise (obedience to His will) and rest, quiet. Faith is righteous. “Without faith it's impossible to please God, for he who comes to God must believe that He [exists] and that He is a rewarder of those who seek Him,” Hebrews 11:6. When our confidence shifts from the provision to the Provider, we won't fall. We'll flourish!



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OUR CREATOR, REDEEMER, AND FRIEND

Jesus warned us that “not even when one has an abundance does his life consist of his possessions,” Luke 12:15. In other words, no amount of riches can generate life energy.

God alone is the life giver, and we are life receivers. We flourish only as we are embedded in Him, and receive existence and nourishment from Him on a moment by moment basis.

Jesus, the last Adam, is a life giving spirit (1 Corinthians 15:45), telling his disciples, “I am the vine, you are the branches... abide in me... apart from me you can do nothing,” John 15:5.

APPLICATION

- Memorize the text in your favourite Bible translation and think about it often.
- Examine your emotions to see if you are trusting in wealth for protection. What would you do if your money disappeared?
- Surrender your treasures to God. Hold them with an open hand. Whatever is not surrendered is not safe.
- Are you over-insured or using insurance as a form of protection that only God can give? Prayerfully review your reasons for purchasing insurance.
- Study Psalm 49. Note that it is addressed to all people at all income levels in all the earth (Psalm 49:1-2).

Which of these steps, if any, does Jesus want you to take now? Ask Him.



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KEY WORDS

endurance, fall, flourish, business, growth, insecurity, prosperity, wealth, accounting, righteous, risk, security, shelf-life, stability, trust, worse life (quality), budget

ILLUSTRATION

Who is Self-Centered Sam?



Self-Centered Sam looks out for number one. Who's that? It's Sam, of course! Sam doesn't consider himself to be self-centered. One of his favourite books is ["The Richest Man in Babylon."](#)

What does Sam do with his income? The cream, the very best goes to his own long-term growth fund. His motto is 'pay yourself first.' Some call him Stingy Sam. But he's not stingy; he's just making careful preparation for his own future, comfort, and well-being. He is part of the "me" generation. He typifies the Maslow's hierarchy of needs with self-actualization as apex of all values. Sam is a dedicated humanist. He doesn't recognize any higher power than himself. He's a tough negotiator.

Sam doesn't ignore charity. But how could he possibly help anyone one else unless there was something in it for him? Therefore any and all charitable donations must have full and public credit given to the donor. The more people are aware of his generosity the better. After all, a little bit of advertising is good for business. When his corporation gives a gift it comes as a percentage of profits, not revenues.

His financial hero is the multi-millionaire, whose assets once exceeded the entire US treasury:



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The great Railroad and Steamship Baron [Cornelius Vanderbilt](#).



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FOOTNOTES

¹Mary Hunt, *Debt-Proof Your Marriage: How to Achieve Financial Harmony* (Grand Michigan: Penguin 2003), 142-147.

²Ron Blue, *Master Your Money: A Step-By-Step Plan for Financial Freedom* (New York: Thomas Nelson 1986).

³Corrie Ten Boom, *The Hiding Place* (Chosen Books 1971).

⁴Mitch Anthony, Newsletter/Blog, God, Man, & Mammon Volume 1 Issue 1 Mitch Anothy writes further ..."God wants to be our sole source for fulfilment. When we look elsewhere, espeically to the material, the results are empty and disenchanting." Isaiah 55:1-3

