



www.mitchkruse.com

Wisdom Worksheet: God's Ins, Outs, Ups, and Downs of Resources

Ten Characteristics of a Wise and Generous Heart

Introduction

When it comes to giving our resources, we have a natural bent of being foolish and greedy. Consequently, we selfishly give any gift to ourselves. A non-profit corporation CEO offers a favor to a potential donor whom he will ask later for a charitable contribution that will advance his agenda for the organization. He gave the gift to himself. A busy husband reluctantly adheres to his wife's request to pick up the kids from school only so he might find his reward from her that night. He gave the gift to himself. A car salesman buys lunch for a prospective new car purchaser. He gave the gift to himself. A politician serves the homeless for five minutes by filling their plates with food at a local soup kitchen while the television cameras capture the footage. The airing will garner him votes. He gave the gift to himself.

Jesus' disciple Peter addressed this pattern by offering God's design,



www.mitchkruse.com

“Each one should use whatever gift he has received to serve others, faithfully administering God’s grace in its various forms” (1 Peter 4:10). We were designed to be generous with our gifts of time, talent, and treasure. God desires that we use them to serve, faithfully administering divine grace--His undeserved love--in its various forms. We were designed to use our gifts received vertically to serve those horizontally, so that they connect vertically with the grace of the Generous One.

*Generous and generate come from the same Latin word, *genus*, meaning “race, or kind.” Generous means “giving.” Generate means “multiply.” Consequently, generosity multiplies giving in the human race. God’s desire is to multiply our gifts through us to generate generosity in others. Yet many of us still believe that our grasp at significance, contentment, control, and security apart from God will ultimately satisfy these four primary desires. Attempting to satisfy our desires apart from God creates the gap of pretense in each one of us. This gap misaligns our hearts, desires, and three resources of life, from the outside in, leaving us dissatisfied.*



www.mitchkruse.com

We tend to think of generosity only in terms of giving something that we already have, usually measured in financial capital. However, generosity begins before the first dollar comes in because it originates with a generous heart and its accompanying desires that are fully surrendered to God. This results in fully surrendering our three resources of life: time, talent, and treasure. This act of surrender is not restricted to merely how money exits our coffers.

Our barrier to generosity is greed. Whereas, a greedy heart results from pride vertically toward God and horizontally toward others, a generous heart begins with humility toward God and others because God generously gives grace to the humble (Prov. 3:34). A proud greedy heart is hard. A humble generous heart is soft. The Bible connects a hard heart with a tight fist, and a soft heart with an open hand (Deut. 15:7-8). We are called to be softhearted and openhanded with our resources because God is generous (Matt. 20:15). His ultimate generosity was displayed in Christ. Paul stated, "For you know the grace of our Lord Jesus Christ, that though he was rich, yet



www.mitchkruse.com

for your sakes he became poor, so that you through his poverty might become rich” (2. Cor. 8:9). He is the ultimate picture of the vertical intersecting with the horizontal.

Humility is also the prerequisite to wisdom (Prov. 11:2). Consequently, a person with a generous heart is wise. However, a person with a greedy heart is foolish. Solomon asked, “Of what use is money in the hand of a fool, since he has no desire to get wisdom” (Prov. 17:16). Money is pride’s measurement of our giftedness. Wisdom is humility’s measurement of our godliness.

An examination of Proverbs offers wisdom for the vertical and horizontal lines of the flow of resources. The vertical represents the Ups and Downs. The horizontal represents the Ins and Outs. Since resources originate by coming in to our lives, God gives us the Ins, Outs, Ups, and Downs of Resources in Wisdom’s Ten W’s: Ten Characteristics of a Wise and Generous Heart.



www.mitchkruse.com

In-God is our Provider (Prov. 16:3)

Solomon advised, “Commit to the LORD whatever you do, and your plans will succeed” (Prov. 16:3). He was communicating that God is our Provider. Abraham gave this name (Yahweh Yireh) to the mountaintop where God had provided the sacrificial ram in place of his son Isaac (Gen. 22:14).

(1) Win - Little by Little (Prov. 13:11; 30:8-9)

First, Solomon said that it is wise and generous to win our resources little by little. He observed, “Dishonest money dwindles away, but he who gather money little by little makes it grow” (Prov. 13:11). God has designed that we take in our time, talent, and treasure little by little.

We take in our time little by little. We take in our time moment by moment. None of us can live in the past or the future, only in the present which comes to us second by second.

We take in our talent little by little. We take in our talent a piece at a



www.mitchkruse.com

time. None of us was born with the superior polished talent that we exhibit in our careers. Rather, our talent was learned skill by skill and built little by little.

We take in our treasure little by little. We take in our treasure at fair market increments. For example, the stock market frowns on IPO's that line the pockets of its operators with exorbitant amounts of cash. Rarely does anyone purchase an asset and immediately resell it for ten times that amount. Few ever receive their entire lifetime of wages at the beginning of their careers.

Regarding resources, Solomon warned, "Keep falsehood and lies far from me; give me neither poverty nor riches, but give me only my daily bread. Otherwise, I may have too much and disown you and say, 'Who is the LORD?' Or I may become poor and steal, and so dishonor the name of my God" (Prov. 30:8-9). When we win our resources little by little, we trust God as our Provider, relying on Him for the volume.



www.mitchkruse.com

(2) Work (Prov. 10:4-5)

Second, Solomon noted that we should work in order for resources to come in wisely and generously.

Work Hard (Prov. 10:4)

We are to work hard. Solomon advised, “Lazy hands make a man poor, but diligent hands bring wealth” (Prov. 10:4). Hard work usually brings a profit; however, we cannot rely on hard work alone.

Work Smart (Prov. 10:5)

We are to work smart. Solomon continued, “He who gathers crops in the summer is a wise son, but he who sleeps during harvest is a disgraceful son” (Prov. 10:5). Our modern day translation is “Make hay while the sun shines.”

(3) Weigh Relationships > Remuneration (Prov. 11:24-26)

Third, when we are wise and generous, we weigh relationships greater



www.mitchkruse.com

than remuneration. Solomon witnessed how generosity multiplied wealth, yet greed perpetuated scarcity. He noted, “One man gives freely, yet gains even more; another withholds unduly, but comes to poverty” (Prov. 11:24). The King elaborated on the secret why: “A generous man will prosper; he who refreshes others will himself be refreshed” (Prov. 11:25). Solomon was communicating that a generous person weighs relationships greater than remuneration. He values people more than profit. Consequently, when we are generous, we are fair in our pricing. Solomon taught, “People curse the man who hoards grain, but blessing crowns him who is willing to sell” (Prov. 11:16). The only reason that someone hoards grain is that he is asking more than the market price; he weighs remuneration over relationship. Peter emphasized Jesus’ teaching that our remuneration is temporal, whereas, our relationships are eternal, noting that all of our earthly treasure will burn up on judgment day (2 Peter 3:10). God simply designed money to be earned as a byproduct of wise relationships. Paul defined the coordinates of wise relationships as the humble sweet spot where our unselfish interests intersect



www.mitchkruse.com

horizontally with the interests of others and vertically with the interests of God (Phil. 2:3-5).

Pause and Let Wisdom Work

When resources come into your life, do you recognize God as your Provider? Do you win your resources little by little? Do you work both hard and smart? Do you weigh relationships greater than remuneration? Begin to focus on these objectives in order to grow in wisdom and generosity.

Out-God is our Passion (Prov. 16:6)

When we live and give with a wise and generous heart, we send money out in a fashion that says to the world, “God is our Passion.” Solomon said, “Through love and faithfulness sin is atoned for; through the fear of the LORD a man avoids evil” (Prov. 16:6). Love, faithfulness, and the fear of the Lord represent a passion for God.

(4) Waive - (Give) in Three Directions (Prov. 3:9-10; Lev. 27:30;



www.mitchkruse.com

**Deut. 14:22; Mal. 3:8-10; Prov. 14:31; 19:17; 21:13; 28:27; 13:22; 17:2;
20:21)**

Fourth, when we are wise and generous in heart, we waive, or give, in three directions to: (1) God, (2) the poor, and (3) our children.

To God (Prov. 3:9-10)

*Solomon commanded, “Honor the LORD with your wealth, with the firstfruits of all your crops; then your barns will be filled to overflowing, and your vats will brim over with new wine” (Prov. 3:9-10). The firstfruits referred to the source, or the gross. Unfortunately, most of us want to give from our leftovers. The result is usually giving little to God. We can give to God by supporting our local churches in the form of a *tithe* or an *offering*.*

Tithe (Lev. 27:30; Deut. 14:22)

Tithe is defined as a tenth. Tithing is a longstanding pattern modeled by wise leaders whose lives are chronicled in the Bible. They gave a tenth of



www.mitchkruse.com

their income to the advancement of God’s kingdom in the hearts and lives of others. Jesus appeared to uphold the concept of tithing in His teaching (Matt. 23:23). However, this was a beginning, not an ending.

Offering (Mal. 3:8-10)

Offering is a gift beyond a tenth of our gross income. It flows from our fully surrendered generous hearts that see God as our Passion. God confronted His people with partially surrendered greedy hearts through the prophet Malachi, ““Will a man rob God? Yet you rob me. “But you ask, ‘How do we rob you?’ “In tithes and offerings. You are under a curse—the whole nation of you—because you are robbing me. Bring the whole tithe into the storehouse, that there may be food in my house. Test me in this,” says the LORD Almighty, “and see if I will not throw open the floodgates of heaven and pour out so much blessing that you will not have room enough for it” (Ma. 3:8-10). Too often, we are reluctant to test God for His blessing because we do not trust Him for replenishment.



www.mitchkruse.com

God's original design for the Israelites was for them to be generous, giving in excess of ten percent of their gross income. In addition to the tithe, the Israelites: rested their land every seven years; cancelled debts every seven years (as well as the Year of Jubilee every seventh seven year period); gave during their Three Great Feasts; and gave through gleaning laws. Additionally, they gave an offering for the construction of the Tabernacle, "from each man whose heart prompts him to give" (Exod. 25:2) to such a level of abundance that the Israelites were told to stop because they had given "more than enough" (Exod. 36:3-7). Their total annual giving averaged 20 to 30 percent of their annual increase.

To the Poor (Prov. 14:31; 19:17; 21:13; 28:27)

Solomon communicated that whether or not we give to the poor depends on our passion for God: "He who oppresses the poor shows contempt for their Maker, but whoever is kind to the needy honors God" (Prov. 14:31). He went on to say that God rewards those who give to the poor: "He who is



www.mitchkruse.com

kind to the poor lends to the LORD, and he will reward him for what he has done” (Prov. 19:17). This reward is most likely intimacy with God.

Conversely, ignoring the poor hinders intimacy with God. Solomon cautioned, “If a man shuts his ears to the cry of the poor, he too will cry out and not be answered” (Prov. 21:13). Barriers to our intimacy with God bring many problems into our lives. Solomon summarized, “He who gives to the poor will lack nothing, but he who closes his eyes to them receives many curses” (Prov. 28:27).

To our Children (Prov. 13:22; 17:2; 20:21)

When we exhibit a wise and generous heart, we give a spiritual and sometimes a financial inheritance to our children. Solomon offered, “A good man leaves an inheritance for his children’s children, but a sinner’s wealth is stored up for the righteous” (Prov. 13:22). The inheritance of wisdom is paramount which is why Solomon said that a wise servant would actually rule over a foolish son: “A wise servant will rule over a disgraceful son, and will



www.mitchkruse.com

share the inheritance as one of the brothers” (Prov. 17:2). A financial inheritance unaccompanied with a wise spiritual inheritance will destroy most children. Solomon informed, “An inheritance quickly gained at the beginning will not be blessed at the end” (Prov. 20:21).

(5) Ward-Off Debt (Surety) (Prov. 22:26-27)

Fifth, when we are wise and generous in heart, we ward-off debt. Borrowing is not prohibited in Scriptures. We are merely reminded that we will have to repay the debt. However, surety—borrowing more than our means to repay—is to be avoided as if it were a plague. The Thirty Sayings of the Wise include instruction regarding the risk of surety, “Do not be a man who strikes hands in pledge or puts up security for debts; if you lack the means to pay, your very bed will be snatched from under you” (Prov. 22:26-27). Today, consumer debt is at an all time high, credit card debt reaches five digits for most households, and surety is primarily responsible for the economic turmoil throughout the world.



www.mitchkruse.com

(6) Waste Not (Spend < Net) (Prov. 27:23-24)

Sixth, when we are wise and generous in heart, we wisely spend less money than we net in order to waste not. This occurs when we closely monitor the relationships responsible for our income as well as our expenses. Solomon recorded, “Be sure to know the condition of your flocks, give careful attention to your herds; for riches do not endure forever, and a crown is not secure for all generations” (Prov. 27:23-24).

(7) Withhold Not (Prov. 3:27)

Seventh, when we are wise and generous in heart, we do not delay payment from a vendor when it is due in order to withhold not. Solomon admonished, “Do not withhold good from those who deserve it, when it is in your power to act” (Prov. 3:27). He elaborated, “Do not say to your neighbor, “Come back later; I’ll give it tomorrow”—when you now have it with you” (Prov. 3:28). Unfortunately, we too often utter the proverbial, “The check is in the mail.” Rather than make promises we cannot keep or delay payment to



www.mitchkruse.com

take advantage of using other people's money, we should be quick to pay what we owe. This can paint a powerful picture of God as our Passion.

Pause and Let Wisdom Work

Demonstrate God as your Passion when your resources go out. Waive your resources wisely and generously by giving in three directions to: (1) God, (2) the poor, and (3) your children. Ward off debt in your life, both borrowing and surety. Waste not by spending less than your net income. Withhold not by paying what you owe when it is due.

Up-God is our Purpose (Prov. 16:4)

Solomon advocated that we demonstrate God is our Purpose when our resources go up. The author of Proverbs clarified the purposes of God: "The LORD works out everything for his own ends—even the wicked for a day of disaster" (Prov. 16:4). God has a purpose for our resources before we get them. When our resources build up, it is important that we seek God to



www.mitchkruse.com

discover His purpose.

(8) Walk Worthily (Prov. 19:21; 1 Chron. 29:11; Prov. 21:20; 10:2; Matt. 10:16)

Eighth, in order to be wise and generous, we must walk worthily of the resources that God purposefully built up in our storehouses. This means that our walk matches our talk. Consequently, we: (1) steward, (2) save, and are (3) shrewd and harmless with our resources.

Steward (Prov. 19:21; 1 Chron. 29:11)

When we walk worthily, we recognize that God owns all the resources, and we merely steward our wealth for His purpose. Solomon penned, “Many are the plans of in a man’s heart, but it is the LORD’s purpose that prevails” (Prov. 19:21). God’s primary purpose is to advance His kingdom in the hearts and lives of people. After Solomon’s father David had collected the funds for the Temple that would glorify God, he prayed, “Yours, O LORD, is the greatness and the power and the glory and the majesty and the splendor, for



www.mitchkruse.com

everything in heaven and earth is yours. Yours, O LORD, is the kingdom; you are exalted as head over all” (1 Chron. 29:11). David saw himself as a steward.

Save (Prov. 21:20)

When we walk worthily, we save. Solomon observed, “In the house of the wise are stores of choice food and oil, but a foolish man devours all he has” (Prov. 21:20).

Shrewd and Harmless (Prov. 10:2)

When we walk worthily, we are shrewd and harmless with our resources. Solomon cautioned, “Ill-gotten treasures are of no value, but righteousness delivers from death” (Prov. 10:2). In essence, he said that when our resources go up, it should be only from walking worthily, including being shrewd and harmless with others. At the same time, we must seek God’s shrewd and harmless purposes for our wealth. Jesus illustrated the risks embedded in the marketplace along with His desire for wisdom to endure



www.mitchkruse.com

them when he said to His disciples, *“I am sending you out like sheep among wolves. Therefore be as shrewd as snakes and as innocent as doves”* (Matt. 10:16).

(9) Worship Not (Prov. 8:10-11; 18:10, 11; 11:4, 28; Luke 12:15)

Ninth, in order to demonstrate God as our Purpose when our resources increase beyond our commitments, we must be careful to *worship not* our wealth, rooting out any hint of greed. Greed is worshipping our possessions. Paul called it *idolatry* (Col. 3:5). Solomon confirmed that wisdom is more valuable than any temporary resource: *“Choose my instruction instead of silver, knowledge rather than choice gold, for wisdom is more precious than rubies, and nothing you desire can compare with her”* (Prov. 8:10-11).

Solomon conveyed that we were designed to worship God: *“The name of the LORD is a strong tower; the righteous run to it and are safe”* (Prov. 18:10).

Unfortunately, as our resources escalate, we risk seeking security from our wealth rather than God. Solomon communicated, *“The wealth of the rich is*



www.mitchkruse.com

their fortified city; they imagine it an unscalable wall” (Prov. 18:11). Those resources provide no security at our judgment. The King warned, “Wealth is worthless in the day of wrath, but righteousness delivers from death” (Prov. 11:4). He taught that trusting in our resources for security leaves us insecure: “Whoever trusts in his riches will fall, but the righteous will thrive like a green leaf” (Prov. 11:28). Money is pride’s measurement of our giftedness. Wisdom is humility’s measurement of our godliness.

Jesus warned against greed: ““Watch out! Be on your guard against all kinds of greed; a man’s life does not consist in the abundance of his possessions” (Luke 12:15). When our resources go up, we must worship not our wealth.

Pause and Let Wisdom Work

When your resources build up, discover God as your Purpose. Walk worthily of wisdom and generosity by beginning to steward, save, and be shrewd and harmless with your wealth. Above all, worship not by rooting out



www.mitchkruse.com

any hint of greed.

Down-God is our Protector (Prov. 16:7)

When resources go down, we act wisely and generously when we authentically say, “God is our Protector.” Solomon wrote, “When a man’s ways are pleasing to the LORD, he makes even his enemies live at peace with him” (Prov. 16:7). In other words, God is our Protector.

(10) Worry Not (Prov. 23:4-5)

Tenth, in order to see God as our Protector when our resources go down, we must worry not. The Thirty Sayings of the Wise inform us of the brevity of wealth: “Do not wear yourself out to get rich; have the wisdom to show restraint. Cast but a glance at riches, and they are gone, for they will surely sprout wings and fly off to the sky like an eagle” (Prov. 23:4-5). Jesus said that we could not add a single hour to our lives by worrying (Matt. 6:27).

Pause and Let Wisdom Work



www.mitchkruse.com

When your resources go down, trust in God as your Protector. Worry not. Whenever you sense anxiety creeping into your heart, pray. Ask the Holy Spirit to help you move from fear to faith in God as your ultimate source of security.

Conclusion

When we are wise and generous in heart, we fully surrender to God's Ins, Outs, Ups, and Downs of Resources. As our time, talent, and treasure come in, we recognize that God is our Provider. As our resources go out, we demonstrate that God is our Passion. As our gifts build up, we discover that God is our Purpose. When our resources go down, we trust that God is our Protector.