

GOD WITH US
Part 4: The Life and Writings of Solomon
Direction and Drift – Proverbs

Message 6 – Wisdom & Folly: Wealth
Proverbs 10-31

Introduction

The opening father-son discussion contrasting the ways of Wisdom and Folly ends with chapter 9. Then, the actual collection of “proverbs” covers chapters 10-31. The sayings are short and pithy, ranging in topics: wealth, work, morality, family, words, planning, etc. It is important to keep in mind that *proverbs are principles for life*, not *guaranteed promises*. For example: “*No harm befalls the righteous; but the wicked are filled with trouble*” (12:21). It is obvious that harm does often come upon the righteous (eg. Job). But Proverbs is not intending to give us hard and fast promises; rather, it is giving us the general principles governing life. Thus, while the righteous *may* suffer, the general principle still holds true: *Walking with God (being ‘righteous’) delivers a person from much unnecessary harm in life, while living a wicked life usually results in negative consequences*. When interpreting and applying a particular proverbial saying to your life, first *look for the general principle underlying the proverb*. Then, *remember that it is a principle of life, not a ‘promise’ from God*.

Wisdom and Folly concerning Wealth

Some topics are emphasized more than others in Proverbs. We will focus our attention on five of the most important topics. The first is one that concerns us every day of our lives: MONEY.

I. Proverbs about Gaining Wealth

According to Proverbs, there are both wise *and* foolish ways to gain wealth. To gain wealth with *wisdom* leads to many blessings and opportunities in this life, as well as rewards in the next life. On the other hand, to gain wealth by *foolish* means leads to great harm and even eternal loss.

A. Wealth is gained by Hard Work.

Proverbs has much to say about hard work, diligence and perseverance. It also has much to say about laziness, carelessness

and pleasure seeking. There is a strong correlation between your attitude toward *work* and the success you will likely have in gaining *wealth*.

“Lazy hands make for poverty, but diligent hands bring wealth” (10:4).

“Do not love sleep or you will grow poor; stay awake and you will have food to spare” (20:13).

“All hard work brings a profit, but mere talk leads only to poverty” (14:23).

“Whoever loves pleasure will become poor; whoever loves wine and olive oil will never be rich” (21:17).

So many people want to “get rich quick and easy;” but that is not the way life works. It takes diligence and self-discipline to get to the top in any area of life.

B. Wealth is gained by Wise Planning.

We have all made the mistake of jumping into a “deal” too quickly, without reading all of the fine print, or doing our due-diligence on the investment idea or purchase. Planning and prudence have a lot to do with wealth/poverty outcomes. In general, the old saying – ‘Haste makes waste’ – is confirmed by Proverbs (in fact, it is probably derived from Proverbs).

“The plans of the diligent lead to profit as surely as haste leads to poverty” (21:5).

“Plans fail for lack of counsel, but with many advisers they succeed” (15:22).

Typically we like to be very private about our financial affairs. This can, however, lead to unwillingness to seek sound advice from a trusted financial advisor. This, in turn, can result in unwise wealth-management decisions. A good financial planner can help us assess our current situation and to make both short and long term plans for the future. Find someone with a sterling reputation and a proven track record. It is also very helpful when they understand our personal priorities and values, growing out of our faith in God. Over time, the best financial planners will ‘pay for themselves’ as they help us wisely navigate tricky micro and macro money matters. (Note: Oak Pointe offers a class: Financial Peace University. While we do not offer personalized wealth management planning, the class is a good place to get started with an understanding of the basic principles of wisdom and wealth.)

C. Wealth is a Gift from God.

Ultimately, wealth (and the opportunity to gain it) must be viewed as *a gift from the hand of God*. We may mistakenly think that our painful toil is the reason we have succeeded in gaining wealth when, in reality, the hand of God stands behind any success we might have. Hard work and planning are certainly involved; but the blessing of the Lord trumps all of our efforts.

“The blessing of the Lord brings wealth, without painful toil for it” (10:22).

Recall King David’s words about his own wealth, when God gave him the opportunity to contribute to the temple-building project:

“But who am I, and who are my people, that we should be able to give as generously as this? Everything comes from you, and we have given you only what comes from your hand” (1Chronicles 29:14).

When we “give” to God and His work in this world, we are actually “giving back” to Him what He has first given to us. So the real question with our financial giving should not be: How much do I have to give to God? Rather, the question should be: How much is God allowing me to keep for myself? True financial giving is returning to the Lord’s hand blessings that He has chosen to entrust to us. The “tithe” (1/10th) is always the biblical starting point for your discussion with God over what He is asking you to give back to Him.

D. Wealth gained through Dishonesty.

Proverbs is a very *realistic* book of wisdom. It is clear that there is more than one road to riches. There are both wise *and* foolish ways to pursue wealth. Dishonesty, fraudulent practices, cheating and stealing have always been associated with wealth. Proverbs has a *lot* to say about the *folly* of pursuing riches by these means.

“Dishonest money dwindles away, but whoever gathers money little by little makes it grow” (13:11).

“A fortune made by a lying tongue is a fleeting vapor and a deadly snare” (21:6).

“The Lord detests dishonest scales, but accurate weights find favor with him” (11:1).

“Detest” is a strong word. The Lord detests dishonesty in

matters involving money because it shows that a person is willing to do *anything* to get ahead . . . even at the expense of others.

In fact, from God’s perspective you are better off if you are poor and righteous, than rich and unrighteous:

“Better the poor whose walk is blameless than the rich whose ways are perverse” (28:6).

It is better to preserve a good reputation in society than to have ill-gotten wealth in the bank. Being rich in character is more important than being rich in possessions.

“A good name is more desirable than great riches; to be esteemed is better than silver or gold” (22:1).

E. Wealth gained by Exploitation and Oppression.

Of course, many people become rich by exploiting the poor or taking advantage of those in financially weak situations. Since wealth (and the opportunity to make it) is ultimately a gift from God, it is a terrible evil to use this gift in order to harm humanity and make ourselves even richer. (See James 5:1-6 for severe words to the rich who oppress the poor.)

“A person who gets ahead by oppressing the poor or by showering gifts on the rich will end in poverty” (22:16).

“Don’t rob the poor just because you can, or exploit the needy in court. For the Lord is their defender. He will ruin anyone who ruins them” (22:22,23).

Instead of exploiting or oppressing those who lack resources, we are called to do the opposite: to be generous toward their needs and helpful in giving them pathways out of poverty. As you think about your own financial situation (investments, purchasing patterns, labor practices, pay scales, etc.), is there any area that comes to mind where you might be taking advantage of the less fortunate in order to strengthen your own financial position? Is there something within your power to do to remedy this situation?

F. Wealth gained by Hoarding and Market Manipulation.

In the day Proverbs was written, there was no Securities Exchange Commission or Better Business Bureau to regulate market activity. Wealthy landowners could drive up prices by holding back their grain supplies and creating the illusion of scarcity (still a common practice today in commodities markets). The economics of

scarcity always works in favor of those who *have resources*, hurting those in *need of resources*. The poor become poorer and the rich become richer.

“People curse the one who hoards grain, but they pray God’s blessing on the one who is willing to sell” (11:26).

II. Proverbs about Attitudes toward Wealth

All of life is governed by our core beliefs, convictions and attitudes. This is never truer than in the area of wealth. Our *perspectives* on wealth (or the lack of it) will determine the way we handle our financial matters.

A. Contentment is the Key to Wealth Management.

Throughout Scripture, we are taught that *contentment* is the most important attitude that must govern our approach to money matters.

“Better a little with the fear of the Lord than great wealth with turmoil” (15:16).

“Better a little with righteousness than much gain with injustice” (16:8).

“Better a dry crust eaten in peace than a house filled with feasting – and conflict” (17:1).

The apostle Paul stressed the issue of contentment:

“But godliness with contentment is great gain. For we brought nothing into the world, and we can take nothing out of it. But if we have food and clothing, we will be content with that. Those who want to get rich fall into temptation and a trap and into many foolish and harmful desires that plunge people into ruin and destruction. For the love of money is a root of all kinds of evil. Some people, eager for money, have wandered from the faith and pierced themselves with many griefs” (1Tim. 6:6-10).

B. Greed is the Killer of Wealth Management.

Contentment is wisdom. On the other hand, greed (an incessant desire for more) is folly. The problem is that riches are like salt water: the more we get, the more we want. Driven by greed for more, we bring great harm to our own lives and to those around us.

“The greedy bring ruin to their households, but the one who hates bribes will live” (15:27).

“The greedy stir up conflict, but those who trust in the Lord will prosper” (28:25).

“Do not wear yourself out to get rich; do not trust your own cleverness. 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” (23:4,5).

This may be a good time to stop and ask God to search your heart on this question: Where have I lost CONTENTMENT and let GREED get a foothold in my life? Where is my thirst for MORE out of control? Remember the saying: Greed brings ruin to households (15:27). Is there an area of greed that needs to be uprooted from your life? Wisdom shouts: Do it now, before you ruin your life!!! (For an example of greed literally killing a couple, see the incident involving Ananias and Sapphira – Acts 5:1-10.)

C. Our ultimate Trust must never be in Wealth.

Another folly associated with wealth is that it can quickly become *the ultimate object of our trust and confidence in life*. The Bible teaches that wealth can be enjoyed as a gift from God; but it should never be *trusted as a substitute for God*.

“Those who trust in their riches will fall, but the righteous will thrive like a green leaf” (11:28).

“The rich think of their wealth as a strong defense; they imagine it to be a high wall of safety” (18:11).

(Note: The rich young ruler ruled was ruled by his trust in money – Mark 10:22-23. This is why he could not bring himself to trust in God and become a follower of Jesus. His money had too strong a grip on his heart. Wealth was *his* ultimate savior.)

“The rich are wise in their own eyes; one who is poor and discerning sees how deluded they are” (28:11).

The wise man, Agur, made this the subject of his prayer to God:

“Two things I ask of you, Lord; do not refuse me before I die: 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” (30:7-9).

D. Eternity's reward must govern our use of Earthly Wealth.

Ultimately, earthly wealth is an opportunity to gain eternity's reward. Wealth will not be able to "save us" in the day of judgment before God (i.e., God is not the sort of judge we can bribe so that He will let us off the hook). Yet, we *can be* rewarded in eternity for the way we deal with the privilege of earthly wealth.

"Riches won't help on the day of judgment, but right living can save you from death" (11:4).

"Ill-gotten treasures have no lasting value, but righteousness delivers from death" (10:2).

Two of Jesus' parables deal specifically with the *folly* of failing to use earthly wealth in light of eternity. See the parable of the rich fool (Lk.12:13-21) and the parable of the rich man and Lazarus (Lk.16:19-31). In the Sermon on the Mount, Jesus actually told His disciples to *store up treasures in heaven*:

"Don't store up treasures here on earth, where moths eat them and rust destroys them, and where thieves break in and steal. Store your treasures in heaven, where moths and rust cannot destroy, and thieves do not break in and steal. Wherever your treasure is, there the desires of your heart will also be" (Matthew 6:19-21).

III. Proverbs about Using Wealth Wisely

During our brief stay on earth, we must become wise in the management and use of the wealth that God allots to us. Proverbs is very specific and practical at this point.

A. We should Know where we Stand financially.

It is good, first of all, to know the condition of your accounts, assets and investments. We must not assume that our investments are appreciating in value. They *could be* depreciating, if they are not watched carefully. Overall, we should have a clear-headed assessment of where we stand financially.

"Be sure you 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" (27:23,24).

B. We should Loan wealth very Cautiously.

If you have wealth, chances are you will be asked for a "loan" at

some point in your life. While loans are not forbidden in Scripture, caution is always encouraged and certain kinds of loans are discouraged:

- It is folly to make loans to complete strangers (who may not have the means to repay you).

“Whoever puts up security for a stranger will surely suffer, but whoever refuses to shake hands in pledge is safe” (11:15).

- It is evil to make high-interest loans to vulnerable people.

“Whoever increases wealth by taking interest or profit from the poor amasses it for another, who will be kind to the poor” (28:8).

C. We should Borrow wealth very Hesitantly.

It is unwise to continually borrow money in order to pursue one’s lifestyle. Further, it is unwise to put valuable personal assets at risk by offering them as collateral for loans.

“Do not be one who shakes 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” (22:26,27).

The general principle of borrowing and lending is quite simple:

“The rich rule over the poor, and the borrower is slave to the lender” (22:7).

Credit card debt is a major source of financial and marital woes. When we use a credit card, we are borrowing money. If that money is not paid back quickly (usually within the month), we will pay extremely high interest rates on the money we have borrowed. Only use credit cards IF you have the means to pay IMMEDIATELY. Never use credit cards IF you know you will likely NOT have the means to repay. With credit card companies, the saying is so true: “The borrower is slave to the lender” (Prov. 22:7). That, in fact, is their goal. Avoid at all costs the slavery of credit card debt.

D. We should Share wealth very Generously.

It is important to note that the greatest number of verses in Proverbs concerning wealth have to do with **GENEROSITY** on the part of the wealthy. The number of references to generosity is, in itself, a lesson as to what really matters to God.

Those with financial needs will naturally be drawn toward those who possess wealth. Some will come with legitimate needs/opportunities while others will be scam artists.

“Wealth attracts many friends . . .” (19:4 and 14:20).

Having done our best to determine whether the one in need is *legitimate*, it is wise to be generous toward the needy. Giving to the poor is actually loaning to the Lord, *and He will repay with great interest!*

“Whoever is kind to the poor lends to the Lord, and he will reward them for what they have done” (19:17).

“Whoever oppresses the poor shows contempt for their Maker, but whoever is kind to the needy honors God” (14:31 and 17:5).

Further, there is a principle (not a promise) in Proverbs that God will allow the generous person to be blessed even more, while the stingy person hurts only himself.

“One person gives freely, yet gains even more; another withholds unduly, but comes to poverty. A generous person will prosper; whoever refreshes others will be refreshed” (11:24,25).

“The generous will themselves be blessed, for they share their food with the poor” (22:9).

“Those who give to the poor will lack nothing, but those who close their eyes to them receive many curses” (28:27).

The wealthy person needs to realize that God is the Maker of both rich and poor. It is wise to recognize the inherent value of *every* human being, regardless of their financial status.

“Rich and poor have this in common: The Lord is the Maker of them all” (22:2).

E. We should Leave wealth as an Inheritance Appropriately.

Quite often, families are torn apart by estate settlement issues that follow a death. To safeguard against such inheritance battles, it is wise to plan in advance for the appropriate distribution of your resources after your death. In this way, each person will receive a well thought out, wise gift. Such long-term planning will even take into account blessing grandchildren with gifts.

“A good person leaves an inheritance for their children’s children, but a sinner’s wealth is stored up for the righteous” (13:22).

On the receiving end of inheritances, Proverbs has one piece of advice: Do not be *hasty* in *clamoring* for your inheritance.

“An inheritance claimed too soon will not be blessed at the end” (20:21).

We are reminded of the story of the “prodigal son,” who demanded his inheritance *before* his father had passed away (Luke 15:11,12). The father graciously gave his son his ‘early inheritance’ after which the son squandered it on loose living (Luke 15:13). While the story of the prodigal son carries a message of redemption, forgiveness and hope . . . the principle of Proverbs still holds true: *An inheritance claimed in haste will end in waste!*

Ten practical questions to ponder:

Proverbs has so much practical wisdom about gaining and maintaining wealth. Here are some summary questions to ask yourself:

1. Am I working hard and growing in my ability to be financially responsible?
2. Am I developing and following a sound financial plan?
3. Am I learning to budget and live within my means?
4. Am I living a life that pleases God, tithing back to Him and honoring Him with the “first fruits” of my income?
5. Am I being generous toward those with legitimate needs?
6. Am I guarding against greed, and cultivating contentment?
7. Am I avoiding excessive, expensive debt and/or loans?
8. Am I remaining humble about the wealth God has given to me?
9. Am I preparing to leave wealth wisely after my departure?
10. Am I using earthly wealth to store up a heavenly reward?

****Reminder:** Oak Pointe’s course – *Financial Peace University* – provides a great opportunity to address these questions and to gather sound wisdom concerning financial issues.