

## WEALTH AND WISDOM

### Proverbs - Selected Verses

If you won the lottery or suddenly came into an extraordinary amount of money, how would it affect your life and the way you live? All of us have heard stories or read accounts of people who did “win the lottery.” The accounts are a mixture of joy and woe. Not everyone can handle a large amount of wealth that is more than sufficient for daily needs.

How can wisdom turn the use of physical resources into a source of joy and avoid the woes? We will look at several verses from Proverbs that can shed light on how to exercise financial responsibility by developing a proper perspective on finances. We will also explore warnings regarding improper means of acquiring wealth and learn how to honor God and acknowledge that the Lord is the ultimate Source and Owner of us and everything we have in how we use wealth.

#### Place Finances in Perspective – 16:16; 22:1-2; 23:4-5; 28:20, 30:7-9

<sup>16</sup>How much better it is to get wisdom than gold! And to get understanding is to be chosen above silver. Prov 16:16

<sup>1</sup>A *good* name is to be more desired than great wealth, Favor is better than silver and gold. <sup>2</sup>The rich and the poor have a common bond, The LORD is the maker of them all. Proverbs 22:1-2

<sup>4</sup>Do not weary yourself to gain wealth, Cease from your consideration *of it*. <sup>5</sup>When you set your eyes on it, it is gone. For *wealth* certainly makes itself wings Like an eagle that flies *toward* the heavens. Proverbs 23:4-5

<sup>20</sup>A faithful man will abound with blessings, But he who makes haste to be rich will not go unpunished. Prov 28:20

<sup>7</sup>Two things I asked of You, Do not refuse me before I die: <sup>8</sup>Keep deception and lies far from me, Give me neither poverty nor riches; Feed me with the food that is my portion, <sup>9</sup>That I not be full and deny *You* and say, “Who is the LORD?” Or that I not be in want and steal, And profane the name of my God. Proverbs 30:7-9 (NASB95)

This collection of sayings seems to be somewhat related to the choice that Solomon made early in his reign as king when God offered to give him anything he wished for (1 Kings 3:5). Solomon chose “an understanding heart to judge God’s people and to discern between good and evil” (1 Kings 3:9). Because he chose wisely, many other blessings and benefits came to him throughout his life. If we could put ourselves in Solomon’s position, what would we reply to an offer to have anything we want? (Have we not been made this same offer? See John 14:13, 15:16, and 16:23.)

If we used these verses from Proverbs as a guide, then we can find several things that would be higher priority than material wealth. It is not surprising to find wisdom and understanding near the top of the list of desirable choices. Being well grounded in these two attributes will enable us to make proper use of all the other things or characteristics with which we may be blessed.

In comparing wisdom with gold and understanding with silver, we might be surprised to discover that it may be easier to obtain gold and silver than to get a good handle on truly wise behavior and gain an understanding of what is really happening as we interact with the world and other people. As all of us continually discover, what we thought was “wise” can turn out to be counterproductive to a good outcome and the “understanding” we assumed we had is often negated by a new discovery.

Is it easier to gain wealth and keep it or to have a good reputation (name) and keep that? An alternate translation of verse one in chapter 22 would read that the name or reputation that we should choose over great wealth is that of being “good and gracious.” The idea here is that we should live our lives in such a way that the first thing that comes to mind regarding who we are (for someone who really knows us) is the description of “good and gracious.”

These two attributes are closely related to the way we deal with and treat other people. In

the time when Solomon penned these ideas, those who were wealthy tended to have a very negative opinion of those who were poor. Those who were poor had a hatred for those who were rich. This animosity was counterproductive to a good quality of life for both the rich and the poor. The irony of the situation was (and still is) that the two groups need each others. The rich need the poor to do the work of operating their business or farms. The poor need the rich to provide the jobs that will enable them to support themselves and their families.

Before going down the road of resentment or criticism toward each other, the rich person should answer the question of what he or she did to deserve to have been born into a family that enabled him or her to be successful and realize that God is the Provider of all good things. The poor person should answer the question of what great thing can God do with someone who has to depend on Him rather than their own resources? A good question for both sides to answer is simply this: Is my position in life (at this time and place) where God has put me and am I fulfilling His purpose for my life? If we are rich, what is the purpose God wants to accomplish through our having been given our resources? If we are poor, what is the purpose God wants to accomplish in us in our situation of need?

All of us need to examine our purpose in life. What drives us and gives us satisfaction? What are the accomplishments that give us a sense of fulfillment? Another way to consider such questions is this: is financial wealth the goal of life or a by-product of a more worthy goal? We could ask this same question regarding happiness, health, a good reputation, etc. What is the most worthy goal or objective in life? Jesus summed it up very concisely in Matthew 6:33 where He said “But seek first the kingdom of God and His righteousness, and all these things shall be added to you.” If we are entrusted with various measures of financial resources, happiness, health, a good reputation and these things glorify God, then we are successful in God’s eyes and that is what really matters.

#### Earn Money with Integrity – 13:11; 15:27; 20:17; 21:6; 22:16; 28:6,8,24

<sup>11</sup> Wealth *obtained* by fraud dwindles, But the one who gathers by labor increases *it*. Proverbs 13:11

<sup>27</sup> He who profits illicitly troubles his own house, But he who hates bribes will live. Proverbs 15:27

<sup>17</sup> Bread obtained by falsehood is sweet to a man, But afterward his mouth will be filled with gravel. Proverbs 20:17

<sup>6</sup> The acquisition of treasures by a lying tongue Is a fleeting vapor, the pursuit of death. Proverbs 21:6

<sup>16</sup> He who oppresses the poor to make more for himself Or who gives to the rich, *will only come to poverty*. Prov 22:16

<sup>6</sup> Better is the poor who walks in his integrity Than he who is crooked though he be rich. Proverbs 28:6

<sup>8</sup> He who increases his wealth by interest and usury Gathers it for him who is gracious to the poor. Proverbs 28:8

<sup>24</sup> He who robs his father or his mother And says, “It is not a transgression,” Is the companion of a man who destroys. Proverbs 28:24 (NASB95)

Inherent in living our lives in accordance with God’s righteousness is a realization that many practices that are common to those who are ignorant of or fail to value those Godly principles are not compatible with nor will lead to God’s favor. In the preceding verses, we see a collection of bad practices people have used to accumulate wealth. These include fraud, illegal or illicit behavior, bribes, lying, oppressing the poor, being crooked, usury, and robbing your parents. I don’t think that we need to spend a lot of time trying to convince all of us that we should not do such things. In fact, I doubt that any of us are tempted to do anything in that list. Since that is the case, then what is the lesson for us to learn from such a list of improper ways to gain wealth or financial assets?

The first and most obvious warning in this group of verses is not so much that we should not do such things, but that any benefit that comes from such practices will not be long lasting. A brief summary statement of these various warnings could be “easy come, easy go.” On the

other hand, those who work hard to earn wealth could be said to “know the value of a dollar” and, consequently, would be careful in how the money would be used.

It is interesting to compare the older King James Version wording (or even the literal translations from the Hebrew) with some of the more modern versions. For example in 13:11 we find the Hebrew word “hebel” (translated as “vanity” in the KJV) being rendered as “fraud” or “dishonesty” in the more up-to-date versions. The more literal meaning is vanity. We understand fraud and dishonesty and can recognize it fairly easily, but, what about vanity? Some of the older commentaries associate “vain behavior” with activities such as card playing and dice or gambling activities. We had mentioned winning the lottery in the introductory remarks.

Matthew Henry and John Gill included those who make their money on the “stage” as being involved in vanity. Should we then include “entertainment” in general as part of this vanity activity? Would that characterization extend to those who acquire wealth in sports which is just another form of entertainment? In our present day thinking, we would not even consider using the word fraud to describe such occupations. Would we even think of these as being “vain” in today culture?

From this we see how views have changed over the decades so that activities that were once considered to be illicit (gambling and being in the entertainment business) are now considered to be acceptable behavior by many people. The reasons that such non-productive and frivolous pursuits were disparaged are likely to be closely associated with what we call the Protestant work ethic which encouraged work in a chosen occupation with an attitude of service to God. It viewed work as a calling and avoided placing greater spiritual dignity on one job than another. There was an encouragement to work diligently to achieve maximum profits, it required reinvestment of profits back into one’s business, allowed a person to change from the craft or profession of his father, and associated success in one’s work with being evidence of being blessed by God. If your occupation was not producing something of inherent value then it was likely classified as a vain activity. There is evidence to support the claim that many who earn their wealth in such activities have problems holding onto such wealth.

What about this issue of bribery? Most people do not consider themselves to be someone who would ever be offered a bribe. What can we say about those who vote for a candidate who promises more food stamps, free cell phones and extension of unemployment compensation? These would be letting their own personal greed distort their evaluation of the qualification of the person for whom they would vote. Such distorted values will spill over into other areas of their lives and eventual will impact their family life as well as the success of areas being governed by those who are elected even though they are not qualified.

We have seen an emergence of people in the public arena that have no morality with regard to the truth. To such people, the truth is whatever it takes to accomplish their agenda. This has been the philosophy of global Communism for the past century. It is practiced by godless people throughout the world. Such falsehoods will erode credibility and eventually produce failure. Lying, bribery, and oppression of those who are defenseless are the operating methodology of most Third World Countries and explain why these countries remain in a failed state of economy and influence. If we (as a nation) continue to adopt such practices in our national morality and governance, then we will follow them down the same road that leads to mediocrity.

The warning against robbing one’s parents almost seems to be something that doesn’t need to be stated. Who would do that? Taken literally, it would have to be someone who is mentally deranged or addicted to drugs to actually steal money from their parents. That having

been said, there are other ways to “rob” one’s parents other than actually taking money from them. What would society in general think about a parent who neglected their young children and did not provide for their legitimate needs? We have laws that prescribe penalties for those who are so irresponsible.

Now, let’s reverse the roles and consider adults who have elderly parents who can’t adequately care for themselves. Are there any parallel standards and laws regarding our responsibility for aging parents? I would think that failure to fulfill a legitimate “moral” responsibility could be classified as robbery. In other venues, if we owe a debt to someone and fail to pay that debt, then that would be like stealing. The proverb compares a person who would be so neglectful and refuse to even admit any responsibility with someone who corrupts and destroys since harm to the family damages the very fabric of a society.

### Honor the Lord with Your Resources – 3:9-10; 11:28; 16:8

<sup>9</sup> Honor the LORD from your wealth And from the first of all your produce; <sup>10</sup> So your barns will be filled with plenty And your vats will overflow with new wine. Proverbs 3:9-10

<sup>28</sup> He who trusts in his riches will fall, But the righteous will flourish like the *green* leaf. Proverbs 11:28

<sup>8</sup> Better is a little with righteousness Than great income with injustice. Proverbs 16:8 (NASB95)

In the previous set of verses we considered “accumulating” wealth in a proper way. The other side of consideration is how do we “spend or invest” the wealth that has been accumulated? To answer such a question, one has to first establish priorities regarding the way we live. Our priorities will be driven by our world view or our understanding of the purpose and meaning of life that raises issues such as the origin of man, the destination of man, and the purpose of our very existence.

*Perhaps we should hear the question God asks in Isaiah 55: 2. “Why do you spend your money for that which is not bread and your labor for that which does not satisfy?” It is not asked in judgment, but in bewilderment. What are you people doing? asks God. Why would you buy things that don’t nourish you or feed your soul? Why would you work so hard for something that leaves you cold? You work 24/7 so you can get more money and you throw away all that money on stuff that leaves you harried and anxious, tired and unsatisfied. Why? God is completely bewildered by our behavior. (From a sermon Are You Satisfied? by Anne Robertson, Executive Director of the Massachusetts Bible Society.)*

The answers to questions raised by such issues are found in the life and work of Jesus. He stated that He said and did nothing from His own agenda but what He was given to say and do by God, the Father. What He “said and did” was for the purpose of bringing glory to God, the Father. Another word for glory is “honor.” This is what we find in verses nine and ten of chapter three of the Proverbs with regard to what we should do with wealth. This same idea was used by Malachi in chapter three, verse ten where we find the same promise to be blessed with full and overflowing return on what we do to honor or glorify the Lord.

It all eventually comes back to a question of faith. Where do we put our trust? Are we trusting in our material possessions or do we trust in the Source of all provision? Do we really believe, along with the Psalmist, that “the earth is Lord’s and the fullness thereof, the world and they that dwell in it?”

The answer to that question will impact the ultimate outcome of our lives. Wealth and material things will fail, but the Lord is eternal. A little invested in the right things will yield greater returns than a lot invested in the wrong things.

For those of us who have made a commitment to follow Malachi 3:10 with a tithe, there still remains a question of what do we do with the other 90 percent?

Looking back at the warning against trying to gain wealth by “vanity,” we should consider how appropriate it is to spend the wealth entrusted to us in support of frivolous pursuits by paying our hard earned money to be amused or entertained. A hundred years ago, Christians would be more likely to avoid paying money for entertainment and would opt for a “better investment” of the resources that God had entrusted to them. We could expand this consideration to ask if we should even be spending our most important resource of “time” in being entertained rather than choosing to do something that would help us grow in the Lord or help someone else who is in need?

While most of our considerations have focused on material wealth and resources, the same scrutiny could be applied to our time, our energy, our thinking, and what we say. Do we spend or invest all of these in things of eternal values or in things that will pass away?