

THREE THINGS YOU SHOULD KNOW ABOUT WEALTH

Introduction

A Milwaukee newspaper once featured an article entitled, “How Much Do You Love Money?” In conclusion, the article offered these sage remarks:

... there’s nothing like a big chunk of change in the bank to make us feel secure and to help soothe rough times. But guard against becoming so enamored by your loot that you let other important things—like love and life—go untended. (*The Milwaukee Journal/Sentinel*, 12/27/94)

Those closing remarks are closely in line with what the Book of Proverbs has to say about wealth. Let us now consider, Three Things You Should Know about Wealth.

I. There is a Right Way and a Wrong Way of Acquiring Wealth (Prov. 14:24; Prov. 13:4; Prov. 12:27; Prov. 12:11; Prov. 28:20)

DEVELOP YOUR SKILLS AND USE WISDOM.

The wealth of the wise is their crown, but the folly of fools is only folly.
(Prov. 14:24)

Some voices in society would have us believe that all wealthy men are wicked men; they have accumulated their wealth either by unscrupulous means or by unmercifully taking advantage of the poor and the weak. The Word of God does not deny that there are men who have gotten their wealth by unjust or unmerciful means, consider Psalm 37:7, *“Rest in Jehovah and wait patiently for him; do not fret when men succeed in their ways, when they carry out their wicked schemes.”* The Psalmist is here speaking about men who prosper financially because their wicked and unscrupulous ways have enabled them to succeed in business. The Word of God condemns them for such practices:

Look! The wages you failed to pay the workmen who mowed your fields are crying out against you. The cries of the harvesters have reached the ears of the Lord Almighty. ⁵You have lived on earth in luxury and self-indulgence. You have fattened yourselves for the day of slaughter. (Jam. 5:4-5)

Nevertheless, the Word of God balances the picture by informing us that riches are the crown of honor and the reward bestowed upon skill and wisdom exercised in the business world. Note that the Hebrew word, תְּכֻנָּה, has the meaning of both wise and skillful.

If you develop a God-given skill and exercise wisdom in financial matters, far from being condemned, you may expect to have your efforts rewarded with honor and material prosperity, note Proverbs 22:29, *“Do you see a man who is diligent in his business? He will serve kings; he will not merely serve common men.”* The Hebrew word, *מְדַבֵּר*, has both the meaning diligent and skillful; it is also used to describe Jeroboam: *“Jeroboam was a mighty man of valor; when Solomon saw that the young man was industrious (מְדַבֵּר), he put him in charge of the whole labor force of the house of Joseph”* (1 Kgs. 11:28.)

When wealth is worshiped and there is no concern for the way in which it is accumulated, the society is in trouble. But when wealth is disparaged, even when it is accumulated by honesty and diligence, this, too, is an indication of a society that is dangerously out of touch with the truth of God.

PRACTICE DILIGENCE, AS OPPOSED TO PURSUING “GET RICH QUICK” SCHEMES.

The sluggard has a desire, yet he gets nothing; but the diligent shall be fully satisfied. (Prov. 13:4)

The sluggard may lack activity, but he does not lack desire; he, too, desires to enjoy the security and pleasure of material prosperity. But desire by itself is not sufficient to meet his material needs or bring him the security and enjoyment of material prosperity. Desire must be converted into hard work and honest labor and diligent attention to financial matters if a man’s material needs are to be met and a profit is to be made. As the Bible commentator Matthew Henry writes, “The slothful desire the gains that the diligent get, but they hate the pains that the diligent take.”

The slothful man does not roast what he killed in hunting; but the wealth of men is precious to the diligent. (Prov. 12:27)

This proverb reveals the outlook of the diligent man; it reveals how he views wealth (material prosperity): he views it as being precious. This does not necessarily mean that he idolizes wealth; but he does recognize that it is a blessing and that it is the result of industriousness. Consequently, he appreciates the wealth he attains; he does not squander it or take it for granted.

In contrast to the way the diligent man views wealth, consider Proverbs 20:21, *“An inheritance may be quickly gained at the beginning; but its outcome shall not be blessed.”* An inheritance is a gift; it is not earned by one’s own labors. Here is an inheritance *“quickly gained,”* (i.e., a sudden, unexpected inheritance, received without any preparation so as to appropriately appreciate its value.) But the outcome of such an inheritance *“will not be blessed”*—i.e.; it will not produce a blessing for the inheritor; the inheritor will

not enjoy it with blessing and benefit. The point of this proverb is that wealth, which is easily acquired, is also likely to be easily squandered and not truly appreciated.

He who tills his land shall have a sufficient amount of bread; but he who pursues worthless things lacks understanding. (Prov. 12:11)

Proverbs 12:11a is not so much emphasizing the promise of prosperity (the Hebrew word, *צָרַח*, has the meaning of either abundance or sufficiency,) but reminding us of a fundamental biblical principle: diligence and hard work meet with God's approval and are blessed with God's provision.

The latter half of the proverb warns against the foolishness of neglecting the God-appointed course in order to pursue "*worthless things.*" What is in mind here is the pursuit of "get rich quick" schemes, such as playing the lottery, patronizing the casinos, gambling on "a hot tip" in the stock market or at the race track, all in an effort to get rich without having to invest the effort of hard work and industriousness. Also in mind here is dreaming up your own "get rich quick" schemes when you should be applying yourself to the work at hand note Proverbs 28:19, "*He who tills his land shall have a sufficient amount of bread; but he who pursues worthless things shall have an abundance of poverty.*"

DO NOT DEPART FROM THE PATH OF HONESTY IN YOUR PURSUIT OF PROSPERITY.

A faithful man will be richly blessed; but a man who is hasty to get rich shall not go unpunished. (Prov. 28:20)

Proverbs 28:20a does not say that a faithful man shall always become wealthy; it says that he "*will be richly blessed*"—enjoying the blessing of God and that of his neighbor. The latter part of the proverb implies that the desire and determination to get rich quick will lead one to pursue unscrupulous practices—and that man will not go unpunished, note Proverbs 21:6, "*A fortune acquired by a lying tongue is a fleeting vapor for those who seek death.*"

II. There are Both Benefits and Dangers in Possessing Wealth (Prov. 13:8; Prov. 10:15; Prov. 19:4; Prov. 27:7; Prov. 18:23)

THERE IS THE BENEFIT OF SECURITY, ... BUT IT IS ONLY TEMPORAL AND TEMPORARY SECURITY.

A man's riches may ransom his life, but a poor man hears no threat.
(Prov. 13:8)

On the one hand, if a rich man is kidnapped he can purchase his release by means of his wealth. But on the other hand, a poor man does not need to worry about being kidnapped in the first place!

The point of the proverb: the man who possesses material prosperity possesses a certain measure of security—his wealth can bail him out of trouble and provide him with the comforts of life. But that man also possesses a certain measure of anxiety: Is my wealth safe? (Is it protected from robbers? Is my money protected from the economic robbers of rising inflation, falling stock markets or bad investments?) Is my wealth protecting me, or is it making me a prime target for unscrupulous men and those looking for a handout?

Concerning material prosperity, the Word of God is very practical and realistic. It does not disparage riches as evil in themselves, nor does it glorify riches as the source of man's salvation and happiness.

The rich man's wealth is his strong city, but poverty is the ruin of the poor. (Prov. 10:15)

Money in the bank is a source of security to the man who possesses it; he has an abundant supply of resources to meet an unexpected emergency. By way of illustration: if the rich man's roof starts to leak, he has the money to get it repaired.

Conversely, lack of financial resources is what brings the poor man to ruin; when he encounters an emergency he does not have the surplus funds to pay for it, he either goes into debt or loses all he has. Again, by way of illustration: if the poor man's roof leaks, he has no extra money to get it repaired, so he must either let the house further deteriorate or he must go into debt to pay for the roof repair, or he must sell the house.

It is important that we compare this present proverb (10:15) with Proverbs 18:11, which says, ***"The rich man's wealth is his strong city, in his own imagination it is like a high wall."*** It is true that the rich man's wealth is a source of security; but it is very dangerous to overestimate the value and ability of that financial security. That source of security can quickly vanish, due to adverse economic conditions or multiple emergencies, note Proverbs 23:4-5, ***"Do not wear yourself out in the effort to become rich; be wise enough to desist. ⁵Can your eyes look at that which is gone? Riches certainly make wings for themselves, they are like an eagle that flies toward heaven."*** Then, too, that source of financial security cannot meet every need; it cannot provide physical health, family unity, or spiritual well-being, note Proverbs 11:4, ***"Wealth is of no benefit on the day of wrath, but righteousness delivers a man from death."***

THERE IS THE BENEFIT OF FRIENDS, ... BUT FEW OF THEM WILL PROVE TO BE TRUE FRIENDS.

Wealth brings many friends, but a poor man is deserted by his friend.
(Prov. 19:4)

Consider what this proverb teaches us about wealth. Wealth has the power to attract men to itself like a magnet; men gravitate to wealth and seek to associate with those who possess wealth.

Consider what this proverb teaches us about human nature. Everyone wants to be “friends” with a wealthy man. There is within us a selfishness and self-seeking that is inclined to use people and exploit them for our own benefit; or at the very least, to seek to benefit from them and their position and wealth. As the commentator Charles Bridges expresses it, “[The rich] has many friends indeed, to his money and favor, but few to his interest.”

Consider what impact this proverb should have on our lives. If, in God’s providence, it goes well for us and we gain financial wealth, it will be wise to exercise prudence with regard to the many new “friends” we will acquire. If, in God’s providence, it goes badly for us and we fail to gain any material prosperity, it will be then that we will discover who our true friends really are, note Proverbs 17:17, ***“A friend loves at all times, and a brother is born for adversity.”***

THERE CAN BE THE ENJOYMENT OF “THE GOOD LIFE,” ... BUT “THE GOOD LIFE” IS NOT ALL THAT GREAT.

He who is full loathes honey, but to the man who is hungry every bitter thing tastes sweet. (Prov. 27:7)

Proverbs 27:7a literally says, ***“A full soul tramples upon a honeycomb.”*** The possession of wealth (the ability to have anything and everything you desire) leads one to stop appreciating, and even to start abusing, the blessings of God. Far from leading to fulfillment, wealth tends to lead to boredom and dissatisfaction and even to an acute sense of how empty the “good life” of the world really is.

WITH WEALTH THERE COMES PRESTIGE, ... BUT THAT MAY ALSO BE ACCOMPANIED BY PRIDE.

A poor man pleads and begs, but a rich man answers harshly. (Prov. 18:23)

Poverty reduces a man to a position where he must lay aside his pride and humbly plead for mercy. The poor man is forced to recognize that he has no resources and that he is dependent upon someone else for help, and this realization is reflected in his humble demeanor.

Conversely, wealth may cause a man to address others in a harsh, dictatorial manner: the rich man does not need the poor, they need him. Consider Proverbs 22:7; *“The rich rule over the poor, and the borrower is a servant to the lender.”* With the possession of wealth comes also the possession of power and prestige; both are potent commodities that can produce pride in the heart of their possessor, if he is not on guard.

Poverty carries with it the attribute of humility; wealth carries with it the potential for pride and arrogance. Let us soberly bear in mind Proverbs 16:5a, *“Everyone who has a proud heart is detestable to Jehovah.”*

III. There are Things that are Better than Wealth (Proverbs 17:1; Proverbs 22:1; Proverbs 28:6; Proverbs 16:16)

PEACE AT HOME AND PEACE OF HEART IS BETTER THAN WEALTH.

A dry morsel of bread with peace is better than a house full of feasting with strife. (Prov. 17:1)

Peace at home is a very valuable commodity, it is to be preferred over wealth, which may become a source of strife and deprive the home of peace. Note Proverbs 15:27a, *“He who is greedy for wealth brings trouble upon his own household.”* Consider the warning offered in 1 Timothy 6:6-10,

... godliness with contentment is great gain, ⁷for we brought nothing into the world, and we can take nothing out of it. ⁸But if we have food and clothing, we will be content with that. ⁹People who want to get rich fall into temptation and a trap and into many foolish and harmful desires that plunge men into ruin and destruction, ¹⁰for 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. (1 Tim. 6:6-10)

A GOOD NAME (REPUTATION) IS BETTER THAN WEALTH.

A good reputation is to be chosen rather than riches, and to be affectionately desired rather than silver and gold. (Prov. 22:1)

Consider also Proverbs 3:3-4, *“Do not let kindness and integrity forsake you, tie them around your neck, write them on the tablet of your heart; ⁴then you will find favor and a good reputation in the sight of God and man.”*

INTEGRITY IS BETTER THAN WEALTH.

The poor man who walks in his integrity is better than the man who is crooked in his ways, even though he is rich. (Prov. 28:6)

Take into account Psalm 26:1, *“Vindicate me, O Jehovah, for I have led a blameless life; I have trusted in Jehovah without wavering.”* Note that the foundation and incentive for integrity is confidence in the LORD, confidence that the LORD shall provide and He shall reward integrity.

WISDOM IS BETTER THAN WEALTH.

How much better is it to get wisdom than gold, indeed, to choose understanding rather than silver! (Prov. 16:16)

Consider Proverbs 3:16-18 as to why godly wisdom is to be preferred over the wealth of this world. Referring to wisdom, Proverbs declares, *“Long life is in her right hand, in her left hand are riches and honor. ¹⁷Her ways are pleasant ways, and all her paths are peaceful. ¹⁸She is a tree of life to those who embrace her; blessed is everyone who holds on to her.”* Note: In the Old Testament context the blessing enumerated here pertain to the experience of the LORD’s blessings in His kingdom and in His fellowship, the greatest of which are yet to be realized in the kingdom of heaven.

Conclusion

Here, then, are three important things Scripture says we should know about wealth: 1) there is a right way and a wrong way of acquiring wealth; 2) there are benefits and dangers in possessing wealth; and 3) there are things that are better than wealth.

The prayer of the wise man of Proverbs would well serve to be our prayer as well:

... give me neither poverty nor riches; feed me with the food that is my necessary portion. ⁹Otherwise, if I have too much, I may disown you and say, “Who is Jehovah?” Or I may become poor and steal, and by doing so dishonor the name of my God. (Prov. 30:8b-9)