

**Proverbs, II**

Let us begin this lecture by expressing to the Lord our sense of dependence on Him. Let us pray together.

*Father, we are both excited and also intimidated by what it is You call us to do, to open Your Word and to seek to understand it. Father, we recognize how far short we fall of real understanding, in so many ways, of this wonderful Word that You have given us. Often we have squandered opportunities to improve our understanding. Often we have slept through sermons or drifted off into our own daydreams when we had opportunity to grow in understanding. And yet, Lord, we thank You that You accept us even in our weakness. In fact, You have said that Your strength is made perfect in our weakness. So we come before You now as weak vessels begging You to show Your strength in us. Lord, teach us from Your Word. We thank You that it is not a pamphlet. We thank You that it is not just a few lines that we could master in a day. We thank You that it is an immeasurable Word that displays Your majesty and something of Your immensity. We could not master this Word; we could not learn it fully in our lifetime. But we thank You that You give us that opportunity to study. I pray that You would help us as we look at this book of practical wisdom, Proverbs, that You would instruct us from it. And as we learn of You may we have wills that are bent to Your will so that You may teach us more and take delight in us as we seek to follow those good instructions that You have given Your redeemed people. We pray this now in Jesus' name. Amen.*

We are still in Proverbs in this lecture. We began looking in the last lecture at that section that begins with ‘The proverbs of Solomon son of David, king of Israel,’ the first nine chapters of the book. That title, as we commented last time, may refer to the entire book as well as this section. In other words, Solomon is the primary author of Proverbs. Or it may be referring only to the first nine chapters. That is a question we cannot easily settle. We also looked last time at 1:1-7, the purpose and the first principle of wisdom. This is the purpose of not only Proverbs but of wisdom in general: the Psalms, and really biblical religion itself. “The fear of the LORD is the beginning of wisdom.” This is the very first step. No matter how clever you may be, if you lose sight of that first principle you have taken a step in the wrong direction and your cleverness will lead you ever farther from God rather than closer to God. “The fear of the LORD is the beginning of wisdom”; that is what undergirds all of what we consider in this book of practical advice. We also mentioned that the themes treated in the first nine chapters are themes that are worked out throughout the rest of the book. Therefore the first nine chapters, with their paragraph-length treatments of themes, are very good chapters for getting an orientation and context to a particular theme. Then we augment that by searching out what is said about that theme later in the book.

What I would like for us to do now is look at another major theme that appears in these first nine chapters. I would like for us to look at the issue of wealth in Proverbs. The issue of wealth comes up already in 3:9-10: “Honor the LORD with your wealth, / with the first fruits of all your crops; / then your barns will be filled to overflowing, / and your vats will brim over with new wine.” We will pause later to talk about the nature of a proverb, because hearing that may make you wonder about the people you know who always tithed and gave generously of their income, and yet have since lost everything. We will have to wrestle with that question of how we understand a proverb. Is it a generality? Is it more than that? But we will defer that for a little while. Right now I would like us to look at this whole issue of wealth and personal property. This is of concern especially to us living in the West where we are very wealthy, relative to the rest of the world. If you have traveled to third-world countries you know that by comparison we are wealthy. That does not mean we are lacking in financial concerns. Because of the way we try to live in the West we are sometimes more consumed with financial anxiety than individuals

in the third world who simply do not vest as much interest in what they own. So that is a problem that we have inflicted on ourselves, perhaps.

What does Proverbs, looking at it thematically, tell us about wealth? First of all, wealth properly earned can be the Lord's blessing. There is nothing wrong with wealth. God gives us all things richly to enjoy. Wealth can be the Lord's blessing. Look at Proverbs 3:16, which says, "Long life is in her [wisdom's] right hand; / in her left hand are riches and honor." Remember that Proverbs is a father addressing his son: "My son, listen to my instruction." Daughters are also addressed, but not directly. Therefore wisdom is personified as a woman inviting the young man to embrace wisdom (3:13). Proverbs 10:22, from the Solomonic or central collection, says, "The blessing of the LORD brings wealth, / and he adds no trouble to it." Wealth can be a blessing. All of us probably know people who have immense wealth and great troubles. But if that wealth is a result of the blessing of the Lord, then He adds no trouble to it. The New American translation renders 10:22 this way: "The blessing of the Lord brings wealth / and no effort can substitute for it." That is a different thought, but also a good thought. I think probably the NIV and the New King James have it about right, but this is a possibility from the Hebrew and it is worth thinking about. God's blessing brings a kind of wealth that no amount of effort can act as its substitute. As believers we should have a right sense of our wealth as we look around and are tempted to envy the greater monetary wealth of our fellow citizens. To realize that we are the ones with the real treasure is encouraging. Proverbs 13:21-22 says, "Misfortune pursues the sinner, / but prosperity is the reward of the righteous. / A good man leaves an inheritance for his children's children, / but a sinner's wealth is stored up for the righteous." Again, wealth can be a result of God's blessing. And this again raises the question that we will need to consider: what kind of a promise or prediction is this? There are godly people who have not left an inheritance for their children's children. Is this generally true? How do we understand this? We will consider that later.

Wealth can be the Lord's blessing. But the second point found in Proverbs is that wealth does not prove the Lord's blessing. That is often a big mistake that we make. We in the West tend to think, because God blesses diligent effort, if I am wealthy God must be pleased with me. Look at Proverbs 11:16, which says, "A kindhearted woman gains respect, / but ruthless men gain only wealth." I am inferring the principle here, but the second line does demonstrate that a wealthy man could well be a ruthless, not a righteous, man. He has gotten his wealth ruthlessly—not through his righteousness, not as a result of the Lord's blessing, but by his own covetous means. Having money does not prove in any way that God has blessed someone, though wealth can be a blessing.

The third point is that wealth results from honest hard work, in a proverbial sense. I know that there are many people who have diligently worked hard for a long time and have not gained wealth. There are other circumstances that have to be considered. Proverbs 10:4 says, "Lazy hands make a man poor, / but diligent hands bring wealth." Diligence is, in a proverbial sense, a means to gaining wealth. Proverbs 13:11 says, "Dishonest money dwindles away, / but he who gathers money little by little makes it grow." Here is a contrast between money dishonestly gained, which will just dwindle away, and that which is gained by integrity, which will grow. The opposite of dishonesty is honest integrity. Proverbs 22:16 says, "He who oppresses the poor to increase his wealth / and he who gives gifts to the rich—both come to poverty." This recognizes that there is a right way to gain wealth and there are also wrong ways to gain wealth. The two wrong ways mentioned here are oppressing the poor—exploitation, taking advantage of those who are in a disadvantaged position—and bribery, trying to curry favor with the wealthy and influential by giving them gifts. We see exploitation in our society immediately around us all the time, as well as globally. I do not mean to indict all large corporations, but often we see multinational corporations exploiting individuals, getting their cheap labor, and leaving them little behind when they leave.

Proverbs 23:4 is an important one to read, I think, to balance what we said earlier about diligence and industry: “Do not wear yourself out to get rich; / have the wisdom to show restraint.” Not many employers promote this attitude. They might have happier employees if they realized the wisdom of this and that people, the employers’ best resources, are not showing wisdom in wearing themselves out; they will actually do better in the end if they have happy people. Proverbs 28:20 says, “A faithful man will be richly blessed, / but one eager to get rich will not go unpunished.” This does not mean he will not get rich, but his riches themselves may be something of the punishment. When we study Ecclesiastes we will see how a person’s very wealth can be his oppressor. Ecclesiastes talks about him lying awake at night trying to figure out how he can hold on to what he has. I have seen that in my own extended family. I have lawyer relatives who have done better financially than I have, and I remember one of these lawyer relatives being very concerned as to how he was going to hang on to what he had achieved. I was thanking the Lord that He had not given me so much to be worried about. We should seek faithfulness, not greed. We should show moderation and restraint.

Wealth brings responsibilities, and this is what we often forget—those of us sitting in the relatively wealthy West. We sometimes forget that wealth does bring responsibilities along with it. Generosity and fairness in the use of wealth are required of us. Proverbs 14:31—a sobering verse if there is any—says, “He who oppresses the poor shows contempt for their Maker, / but whoever is kind to the needy honors God.” That is a lesson we all need to learn. There are many beggars in Cambridge. It is very easy to think, when someone asks you for money, “You have not been diligent. You should be better.” But in thinking this I actually know nothing about the person. I do not know what kind of adverse circumstances he or she has encountered, and yet I just assume beggars should not be where they are, and furthermore that they will use any money I give them for some illicit purpose. But in the end, not that I can say I always do this, but I decided it would be better to err on the side of helping an unworthy person than to withhold help from a worthy person who happened to be under at that time. I decided, “Well, Lord, I may actually be buying drugs now and again for people, but I am going to seek to help these people.” And if I have another, wiser option I will take it, but I think it is better not to assume the worst. We could be guilty of oppressing the poor and showing contempt for their Maker, saying, “You are an unworthy person.” I think we just need to ask the Lord to guide us in those things. Generosity and fairness are required of us, those of us who have things. Proverbs 22:22-23 says, “Do not exploit the poor because they are poor / and do not crush the needy in court, / for the LORD will take up their case / and will plunder those who plunder them.” If the mere rightness and the requirement of generosity are not enough, here is a threat. The Lord will take up their case and will plunder those who plunder them. If we need that threat to motivate us, we have it.

Wealth does bring responsibilities. Generosity also has a blessing: it generates returns. This should not be the motivation, but this is the way God’s universe works. It is encouraging to hear this so that we can be open handed with our wealth. Proverbs 22:9 says, “A generous man will himself be blessed, / and he who shares his food with the poor.” A generous man will himself be blessed. We all have probably heard that “it is more blessed to give than to receive.” Well, this proverb is saying those who give will also receive—they will be blessed by God. Proverbs 28:27 says, “He who gives to the poor will lack nothing, / but he who closes his eyes to them receives many curses.” Again, that is one that rings in my mind when I am approached by a beggar. “He who gives to the poor will lack nothing, / but he who closes his eyes to them receives many curses.” Sometimes those curses are ill founded, but sometimes they are not. Sometimes we are just too busy, unconcerned, and unwilling to get involved. Proverbs 25:21-22 says, “If your enemy is hungry, give him food to eat; / if he is thirsty, give him water to drink. / In doing this, you will heap burning coals on his head, / and the Lord will reward you.” That is a curious proverb, is it not? What does that mean? This is an interesting verse because it sounds in one way like

the way you can inflict the greatest pain is to harbor the grievance. In other words, you did not return to that person in kind the cruelty he expressed toward you, and thus you have a grievance against him and you are heaping, delightedly, burning coals on his head. Well, there are two possibilities. One is that rather than exacting your revenge you are simply returning good for evil and leaving the person in the hands of God. And that can be kind of threatening. Or there is another theory that the expression may reflect an Egyptian expiation ritual in which a guilty person, as a sign of his repentance, carried a basin of glowing coals on his head. Going back to this idea of returning good for evil, you may lead the person to repentance; you may challenge him and wake him up to his own sin by your kindness. And then the person may be like those going through the expiation ritual of heaping glowing coals in their head. “If your enemy is hungry, give him food to eat”—how much more someone who is not your enemy, but only a stranger! Then 25:14 says, “Like clouds and wind without rain / is a man who boasts of gifts he does not give.” This is a warning against false generosity or claims of false generosity, to which we are all sometimes subject.

To summarize so far, wealth properly earned can be the Lord’s blessing, but it does not prove the Lord’s blessing. Wealth brings the responsibility to hold what God gives us with an open hand, realizing that God will reward that. God is the source of all the good that we receive. Therefore it is absurd for us to clutch and hang on to what we think is ours rather than freely share of it with God’s other creatures because God owns the cattle on a thousand hills. We need not worry that we will run out if we let some of ours be distributed to others. We should be concerned for the poor not simply when they enter our world—when we are accosted by them when the beggar comes up to us or when we walk by someone and they say, “Give me something.”—but rather we should be more proactive in actually reaching out to the poor. That is true, and that is something that stings a little when we hear it because that is difficult for us.

Wealth poses dangers. I have heard people say that in the Old Testament wealth was a blessing while in the New Testament wealth is viewed as a curse. I do not think that Old Testament/New Testament dichotomy is accurate, but it is quite clear that wealth poses dangers and there are severe warnings in the New Testament. “It is easier for a camel to go through the eye of a needle than for a rich man to enter the kingdom of heaven,” Jesus said. He warns of the dangers of wealth. That does not mean it is a curse, but it does pose dangers. And the Old Testament presents that as well. The proverbs tell us that wealth can bring various problems with it; it can bring threats and false friends. Have you ever thought about what it would be like to be extremely wealthy? What a curse that would be in some ways. You would never know whether your friends were only your friends because of what they could get from you. So wealth can bring false friends and threats, and it can also bring false confidence. It is easy to feel secure when we have wealth, but we need to realize that no amount of money can actually secure our existence. Remember the parable of the rich man who built larger barns and died that night. He was not secure. And wealth can divert our attention from God. Proverbs 30:7-8 says,

Two things I ask of you, O 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.

My wife and I prayed through this passage before we were even married because this is the way we wanted to live and knew we ought to live. It has been amazing over almost 25 years of marriage how well He has done that, giving us enough but not too much. Our faith is constantly tested, but that is a blessing because you learn something about the Lord in seeing Him provide. We could not engineer our finances so as to stay right where we need to as well as the Lord has done. He gives us just enough. I do not mean that we have not had wonderful material blessings, but they have not made us wealthy. God took us as missionaries to Germany. We could not have paid for it, but by God's grace we were missionaries in Europe, and so we were able to see Europe for four years. We saw Switzerland. God does reward you and your life can be rich and good and wonderful—even in praying this prayer. This is a good prayer, I think, because it encourages us to trust God. Having too much can divert our attention from God.

Wealth poses dangers. It can be very deceptive. It seems to offer security but it does not really, and ultimately it is worthless. As the saying goes, you cannot take your wealth with you. Now, the interesting twist to that is that we can store up for ourselves treasures in heaven. How do we do that? By using what God gives us in this life as He directs us in building up His kingdom. In this way we are storing up for ourselves treasures in heaven. What we do with our wealth is of eternal significance. Do not hoard it, thinking that you will pack a bag, put it at the end of your bed, and take it with you when you die. No, it is not to be trusted. Proverbs 11:28 says, "Whoever trusts in his riches will fall, / but the righteous will thrive like a green leaf." Poetry often uses interesting imagery. This verse uses the leaf metaphor of the righteous: "The righteous will thrive like a green leaf." Why did he choose that metaphor, that particular image of the righteous? I think it is interesting that the metaphor chosen is a leaf because a leaf is not a very strong thing. It could be ripped off the branch. And yet it is as strong as the sap flowing through it. It is the health of the vine or the trunk that keeps the leaf green. This may be referring to the organic connection of the righteous to the life-giving source, the Lord.

Wealth can be very deceptive; it is not to be trusted. After all, it is only temporary. And finally, wealth is not to be our first priority. I say that not only to those planning to go into full-time Christian service because every Christian is in full-time Christian service. For every Christian wealth is not to be your first priority. We do want to be a faithful servant of God in the workplace so that we will be a good witness, but we easily slip over into a misconception. I was at a men's retreat last spring where one of the men said, "Are we not called to be the best in our professions? As Christians should we not be the best?" As we thought about it, the answer was no, not necessarily. We are called to be as faithful as we possibly can, but that may not make us the best. There may be some other worker who has sacrificed everything—his family, time with his children, his beliefs, all the things that make life worth living. He has thrown it all aside to devote himself solely to rising to the top in this particular profession. He is the best; you are not, but you are being more faithful. So we are not called to be the best, rather we are called simply to be faithful. There are many things that are more important than money. Wealth is not to be our first priority.

Proverbs 19:14 says, "Houses and wealth are inherited from parents, / but a prudent wife is from the LORD." There is something that is much better than wealth: a prudent wife. I am thankful for my wife who actually prayed that prayer with me and we stuck together with it. Many things are more important than money. Also, wealth should be a byproduct of higher ambitions. If it is the Lord's will that we have wealth, it should be a byproduct of right ambitions, higher ambitions. Proverbs 22:4 says, "Humility and the fear of the Lord bring wealth and honor and life." Again, that raises the question of how we take that. Is this a prediction? Not everyone who is humble and fears the Lord is wealthy in material things, not by any stretch of the imagination. So how do we understand that? We need to come to that in a little bit. But humility and the fear of the Lord are higher ambitions, and God honors those. And finally, our

worth is not measured by our wealth. Proverbs 22:2 says, “Rich and poor have this in common: / the LORD is the Maker of them all.” I remember in our missionary days when we would come back from overseas we were tempted to think, “I am not wearing the latest fashions here; I do not have the right kind of shoes on.” It was very tempting to say, “I could have what my wealthy relatives have.” One of my lawyer relatives earns much more money than I do with the same amount of education. It was tempting for me to begin to measure myself by him and become frustrated because I thought, “They do not view me as worthy; they do not view me as their equal because I do not have what they have.” I had to remind myself that we are not measured by what we have. A person’s life does not consist in the things that he or she owns. We should not measure ourselves or others by wealth because “rich and poor have this in common: / the LORD is the Maker of them all.” We should not give undue honor to the one and not to the other. Remember what the writer of James, a wonderful New Testament wisdom book, has to say about that in James 1:9-10. He calls upon the poor to rejoice in their high position and the rich to rejoice in their low position. That is a study in itself, trying to figure out exactly what that means. But the Lord is the maker of them both, and we should not measure ourselves by our wealth.

This is a rather rapid overview of what this one book has to say about wealth and our attitudes toward it. There are other things that could be brought in, I am sure. In doing this, I wanted to show how you can do a thematic study. There are other ways of studying this material, but this is one example of how to go about it, and see how much we can learn from it as we struggle with it and even just quickly study it. If we had more time to really meditate we would learn even more. Meditation on the Word helps to form the way we think. The reason we want to study the wisdom books is so that we will become wise so that we will begin to think in the ways God wants us to think. It is not just that we conform to a rule, but this actually becomes the way we see things because we have learned it and seen it in operation. We realize that it is true and it becomes who we are.