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NOTES: Versus below are taken from the books of Proverbs and Ecclesiastes only. They are arranged by subject. Personal commentary is included after some in italics. All versus are from the New International Version of the Bible.

GENEROUSITY

One man gives freely, yet gains even more; another withholds unduly, but comes to poverty. A generous man will prosper; he who refreshes others will himself be refreshed. People curse the man who hoards grain, but blessing crowns him who is willing to sell. Proverbs 11:24-26 *Pat Robertson, in his series on what the Bible teaches about success, calls versus such as this a paradox. One of the many in the Bible. God teaches that a generous man will prosper but a stingy man will go broke. That goes against conventional wisdom. Jesus said that 'he who will be first will be last and the last will be first.' Another paradox.'*

If a man shuts his ears to the cry of the poor, he too will cry out and not be answered. Proverbs 21:13 *Solomon taught that we have a responsibility to listen and respond to the cries of the poor.*

The sluggard's craving will be the death of him, because his hands refuse to work. All day long he craves for more, but the righteous give without sparing. Proverbs 21:25-26 *This verse certainly speaks to laziness as well, but it contrasts laziness with righteousness and says a righteous person, in contrast to the lazy, give without sparing.*

A generous man will himself be blessed, for he shares his food with the poor. Proverbs 22:9 *There is a blessing in giving that satisfies something in us that cannot be otherwise satisfied. For one, giving leads to contentment...which is priceless.*

OPPOSITE: 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. Do not eat the food of a stingy man, do not crave his delicacies; for he is the kind of man who is always thinking about the cost. "Eat and drink," he says to you, but his heart is not with you. You will vomit up the little you have eaten and will have wasted your compliments. Proverbs 23:5-8 *Solomon warns us to avoid the company of stingy men and not to accept anything from them. It's not worth the pain.*

He who is kind to the poor lends to the Lord, and he will reward him for what he has done. Proverbs 19:17

A ruler who oppresses the poor is like a driving rain that leaves no crops. Proverbs 28:3

A stingy man is eager to get rich and is unaware that poverty awaits him. Proverbs 28:22

He who gives to the poor will lack nothing, but he who closes his eyes to them receives many curses. Proverbs 28:27 *Solomon says there is a spiritual principal at work here.*

He oppresses the poor shows contempt for their Maker, but whoever is kind to the needy honors God. Proverbs 14:31

(A Proverbs 31 woman) She opens her arms to the poor and extends her hands to the needy. Proverbs 31:20

BALANCE

Do not wear yourself out to get rich; have the wisdom to show restraint. Proverbs 23:4-5 *I love this verse. What a beautiful picture of balance. While Solomon has much to say about the evil of laziness, he balances it with the opposite extreme....one who 'wears themselves out to get rich'. Don't be lazy, but don't be a workaholic. Wisdom is about constantly seeking balance.*

A poor man's field may produce abundant food, but injustice sweeps it away. Proverbs 13:23 *There is a powerful message of balance in this verse. Wealth and poverty are not all cause and effect. There is something greater at work here than we can understand. Embracing this message can help one have sympathy and compassion for those in poverty.*

Honest scales and balances are from the Lord; all the weights in the bag are of his making. Proverbs 16:11 *There is something to me in this verse about His sovereignty. We are to practice his ways in business (honest scales and balances) but the ultimate blessings are from Him (of his making).*

He who pursues righteousness and love finds life, prosperity and honor. Proverbs 21:20 *Our primary focus should be the pursuit of righteousness and love. Not health, money, and fame. However, these will be a natural result of the pursuit of righteousness and love. Health, wealth, and respect from peers are all good things. However, they don't come to us in a good way when we pursue them, but do as a by-product of the pursuit of righteousness and love. Notice there is even a balance between 'righteousness' and 'love'. A focus on doing what is right with love is wrong, just as love without any focus on doing what is right is wrong.*

WISDOM ITSELF COMPARED TO MONEY

Blessed is the man who finds wisdom, the man who gains understanding, for she is more profitable than silver and yields better returns than gold. She is more precious than rubies; nothing you desire can compare with her. Proverbs 3:13-15

I (wisdom) love those who love me, and those who seek me find me. With me are riches and honor, enduring wealth and prosperity. My fruit is better than fine gold; what I yield surpasses choice silver. I walk in the way of righteousness, along the paths of justice, bestowing wealth on those who love me and making their treasuries full. Proverbs 8:17-21

Misfortune pursues the sinner, but prosperity is the reward of the righteous. Proverbs 13:21

How much better to get wisdom than gold, to choose understanding rather than silver! Proverbs 16:16

Wisdom, like an inheritance, is a good thing and benefits those who see the sun. Wisdom is a shelter as money is a shelter, but the advantage of knowledge is this: that wisdom preserves the life of its possessor. Ecclesiastes 7:11-12 *So wisdom is ultimately more valuable than wealth. If you have wisdom without wealth, wealth will follow. If you have wealth without wisdom, you soon will lack both. I see this as a consistent theme in these verses.*

PAY YOUR BILLS AND DEBTS

Do not withhold good from those who deserve it, when it is in your power to act. Do not say to your neighbor, "Come back later; I'll give it tomorrow" – when you now have it with you. Proverbs 3:27-28 *The business world teaches the value of 'float', also called using 'other people's money'. In my business, we often work for architects, who contract directly with clients. It is common for the architect to collect money from clients, for work our firm completed, but withhold paying us as long as they can. They operate their business off of money owed to others. This is common in many industries. However, Solomon does not endorse it. It can come back to haunt you.*

WHAT MAKES YOU BROKE – THIS SECTION HAS BEEN BROKEN DOWN FURTHER BY CATEGORY

Prostitution and Adultery:

A man who loves wisdom brings joy to his father, but a companion of prostitutes squanders his wealth. Proverbs 29:3

(explaining what happens to those who get trapped in adultery) "lest strangers feast on your wealth and your toil enrich another man's house" (divorce attorneys) Proverbs 5:10

For a prostitute reduces you to a loaf of bread, and the adulteress preys upon your very life. Proverbs 6:26 *Solomon recognizes the financial danger of prostitution and adultery. I recently talked to a good friend who once had become ensnared by both, but God managed to pull him out of it. I asked him how he was able to get free when most do not. He said he was able to look at people that had taken the path before him and saw where it led. In some ways wisdom helped him get out of the trap. What does it mean 'reduces you to a loaf of bread'. For a prostitute, you are a business opportunity, just like owning a loaf of bread. The prostitutes goal, as the business person's goal, is to maximize the value extracted from you. Once complete, you will be tossed away.*

Foolishness:

Of what use is money in the hand of a fool, since he has no desire to get wisdom? Proverbs 17:16 *Think of a fool that gets a large inheritance or wins the lottery. It is true that a fool and his money are soon parted.*

In the house of the wise are stores of choice food and oil, but a foolish man devours all he has. Proverbs 21:20 *What a contrast. A wise man builds and stores wealth. A fool 'devours' all he has of value.*

Stealing and Cheating:

Stolen water is sweet; food eaten in secret is delicious! But little do they know that the dead are there, that her guests are in the depths of the grave. Proverbs 9:17-18 *Bernie Madoff, the creator of one of the largest Ponzi schemes of all times comes to mind here. It was fun for a while. However, the weight of trying to prop it up forever must have been intense. Today, he knows he will spend the rest of his life in jail.*

Dishonesty:

Dishonest money dwindles away, but he who gathers money little by little makes it grow. Proverbs 13:11 *Wow, the temptation to cheat, lie and steal our way to wealth in any society is powerful. Yet, these methods do not build long term wealth. Think of the drug dealer or drug lord as an extreme example. However, the formula for building wealth is both simple and effective. A little savings every day, month, and year, invested wisely easily grows. It's not exciting or sexy, but it works.*

A Big Mouth

An evil man is trapped by his sinful talk, but a righteous man escapes trouble. Proverbs 13:13

Lack of discipline:

He who ignores discipline comes to poverty and shame, but whoever heeds correction is honored. Proverbs 13:18 *Wow, how powerful coming from Solomon. Discipline is a key to building wealth. Yet, most are unwilling to seek out and listen to constructive criticism. We all have blind spots. We need people in our lives to help us see them so we can deal with them.*

Wickedness

The house of the righteous contains great treasure, but the income of the wicked brings them trouble. Proverbs 15:6 *Similar to the verse above on dishonesty. A contrast.*

Loving Pleasure

He who loves pleasure will become poor; whoever loves wine and oil will never be rich. Proverbs 21:17

Oppressing the poor, giving to the rich

He who oppresses the poor to increase his wealth and he who gives gifts to the rich – both come to poverty. Proverbs 22:16 *The second part of this verse has always fascinated me. What does Solomon mean by giving gifts to the rich? He was very rich and I guess he must have had many folks give him gifts. Solomon was wise enough to see through their intentions behind the gifts. Interesting contrast to the versus about bribes.*

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. Proverbs 22:22-23

Gluttony and Drunkenness

Do not join those who drink too much wine or gorge themselves on meat, for drunkards and gluttons become poor, and drowsiness clothes them in rages. Proverbs 23:20-21

Stinginess

A stingy man is eager to get rich and is unaware that poverty awaits him. Proverbs 28:22 *Again, a paradox.*

Greed

A greedy man stirs up dissension, but he who trusts in the Lord will prosper. Proverbs 28:25

WHAT MAKES YOU WEALTHY

Righteousness:

He who pursues righteousness and love finds life, prosperity and honor. Proverbs 21:21 *Similar to the verse before (Proverbs 21:20) on balance.*

Humility and the Fear of the Lord:

Humility and the fear of the Lord bring wealth and honor and life. Proverbs 22:4

Faithfulness:

A faithful man will be richly blessed, but one eager to get rich will not go unpunished. Proverbs 28:20

Wisdom:

By wisdom a house is built, and through understanding it is established; through knowledge its rooms are filled with rare and beautiful treasures. Proverbs 24:3-4 *Keys are wisdom, understanding, and knowledge.*

GREED AND BRIBES

A bribe is a charm to the one who gives it; wherever he turns, he succeeds. Proverbs 17:8

A wicked man accepts a bribe in secret to pervert the course of justice. Proverbs 17:23

A gift opens the way for the giver and ushers him into the presence of the great. Proverbs 18:16

Many curry favor with a ruler, and everyone is the friend of a man who gives gifts. Proverbs 19:6 *Seems to be a contrast in this group of verses between a 'gift' and a 'bribe'. Solomon recognizes they both have power. A gift, even a small one, can often give you access to people of power who are busy. It can set you apart. They are especially effective with people who are not in high positions. In contrast, a bribe also works but is given with deceitful intent.*

A gift given in secret soothes anger, and a bribe concealed in the cloak pacifies great wrath. Proverbs 21:14

By justice a king gives a country stability, but one who is greedy for bribes tears it down. Proverbs 29:4
You can't be a good leader if you are susceptible to bribes.

Extortion turns a wise man into a fool, and a bribe corrupts the heart. Ecclesiastes 7:7 *Bribery is a cancer in a society. Even though bribery exists in the U.S., it is much more contained than in most countries. I have traveled enough to see that there is a strong correlation between poverty in countries and the level of bribery that is ingrained in their culture.*

DON'T PUT UP SECURITY

My son, if you have put up security for your neighbor, if you have struck hands in pledge for another, if you have been trapped by what you said, ensnared by the words of your mouth, then do this, my son, to free yourself, since you have fallen into your neighbor's hands: Go and humble yourself; press your plea with your neighbor! Allow no sleep to your eyes, no slumber to your eyelids. Free yourself, like a gazelle from the hand of the hunter, like a bird from the snare of the fowler. Proverbs 6:1

He who puts up security for another will surely suffer, but whoever refuses to strike hands in pledge is safe. Proverbs 11:15

A man lacking in judgment strikes hands in pledge and puts up security for his neighbor. Proverbs 17:18

Take the garment of one who puts up security for a stranger; hold it in pledge if he does it for a wayward woman. Proverbs 20:16 *Solomon has strong words in this section about putting up security. The modern day equivalent would be cosigning on a loan for someone. In essence, you are making a promise to fulfill the loan obligations in the event the borrower fails to do so. Solomon says 'don't do it!'*

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. Proverbs 22:26-27

Take the garment of one who puts up security for a stranger; hold it in pledge if he does it for a wayward woman. Proverbs 27:13

PLANNING

The plans of the diligent lead to profit as surely as haste leads to poverty. Proverbs 21:5 *In business and investing, planning is so important. Anytime someone says you need to 'act now, the deal won't be here tomorrow', run! They are playing on our natural greed. If an opportunity is a good one, it will still be good after you have had time to investigate it and seek advice.*

Finish your outdoor work and get your fields ready; after that, build your house. Proverbs 24:27 *To me, this verse means you should focus on building your source of income first (skill, business, investment, etc.) before pursuing the fun things in life. I have seen too many young people as singles, and then as young married couples, spend it as fast, or faster than it comes in only to be strapped for the rest of their*

lives. Solomon is saying to start saving and investing early. The miracle of compound interest works for you or against you. If you get ahead early, compound interest has a miraculously positive effect on your investments. When you get behind (in debt), compound interest is a trap that is difficult to escape.

Plans fail for lack of counsel, but with many advisers they succeed. Proverbs 15:22

SAVING & INVESTING

Go to the ant, you sluggard; consider its ways and be wise! It has no commander, no overseer or ruler, yet it stores its provisions in summer and gathers its food at harvest. Proverbs 6:6-8 *Solomon writes much about seasons in life. There is a natural cycle in the economy. There are good times and there are bad times. Sunny days and rainy days. Solomon says to save and invest during the good times based on the knowledge that they will not last.*

Sow your seed in the morning and at evening let not your hands be idle, for you do not know which will succeed, whether this or that, or whether both will do equally well. Ecclesiastes 11:6 *There is a principal of diligence here but also a principal of investment diversification. Solomon is saying we cannot know how an investment will turn out. So invest in multiple things. Work hard so that you can do so.*

If clouds are full of water, they pour rain upon the earth. Whether a tree falls to the south or to the north, in the place where it falls, there will it lie. Whoever watches the wind will not plant; whoever looks at the clouds will not reap. Ecclesiastes 11:3-4 *You can't predict the future. Do not try to time the market! If Solomon could not predict markets, you and I can't either. Invest! Just do it!*

Cast your bread upon the waters, for after many days you will find it again. Ecclesiastes 11:1 *Love this verse. Solomon is saying that we should be willing to take some calculated risks with our investments. 'Cast your bread upon the waters' refers to investing in sea-trade. Israel had never had merchant ships until Solomon. He took his bread (money) and invested it in a fleet of merchant ships which he used to trade goods from far away. He made a large fortune in doing so. The second part of the verse 'after many days you will find it again' suggests that the best investments are the ones that pay off big in the long term, versus little in the short term. Commentary held back for kid's answer.*

Give portions to seven, yes to eight, for you do not know what disaster may come upon the land. Ecclesiastes 11:2 *Point of this verse is that again, no one knows the future. So, a wise man diversifies his investments.*

When I applied my mind to know wisdom and to observe man's labor on earth – his eyes not seeing sleep day or night – then I saw all that God has done. No one can comprehend what goes on under the sun. Despite all his efforts to search it out, man cannot discover its meaning. Even if a wise man claims he knows, he cannot really comprehend it. Ecclesiastes 8:16-17 *If someone thinks they have any market figured out (stocks, bonds, commodities, housing) run. If Solomon, the wisest man whoever lived could not comprehend it all, no man, or computer, today can do so either. There is wisdom in knowing that nobody, including yourself, knows. If you start with this as your basis for investing, you can make wise decisions.*

NOTE: ALL THE 'SHE' REFERENCES REFER TO A PROVERBS 31 WOMAN: She selects wool and flax and works with eager hands. Proverbs 31:13

She considers a field and buys it; out of her earnings she plants a vineyard. Proverbs 31:16 *Principals of investing in real estate, and reinvesting earnings.*

She sees that her trading is profitable, and her lamp does not go out at night. Proverbs 31:18

She makes linen garments and sells them, and supplies the merchants with sashes. Proverbs 31:24 *It is amazing to me to see how many of the versus about a Proverbs 31 woman have to do with work, investing, and enterprise. She is no wall flower, but a critical part of the family's business enterprise.*

I have seen something else under the sun: The race is not to the swift or the battle to the strong, nor does food come to the wise or wealth to the brilliant or favor to the learned; but time and chance happen to them all. Ecclesiastes 9:11 *I love this verse. The mutual fund industry, hedge fund industry, investment advice industry, all wants us to believe that they are smart enough to outsmart the market and make you money. It is a powerful illusion but the data shows it is truly an illusion. Solomon saw thru it. COIN FLIP EXAMPLE!!! John Bogles book, 'The Little Book of Common Sense Investing' does a great job of illustrating this principal.*

Moreover, no man knows when his hour will come: As fish are caught in a cruel net, or birds are taken in a snare, so men are trapped by evil times that fall unexpectedly upon them. Ecclesiastes 9:12 *Stay away from using debt for investing, especially margin to buy stocks. There are good times and bad times, and no one can predict when each will occur. Don't get trapped by excessive debt when the market goes south. I saw many good people ignore the wisdom of this verse in 2004-2008. They bought houses, duplexes, and land with little to no money down. When the 'evil times' fell and the price of overinflated real estate came back to earth, they were trapped and financially ruined. Also, buy life insurance to take care of your family's needs if you are no longer around.*

TITHING

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. Proverbs 3:9-10 *Solomon teaches that we should give to the Lord on the profits we earn, not on what is left over when we have paid all of our bills. Key work is 'firstfruits'.*

LAZINESS

The fool folds his hands and ruins himself. Ecclesiastes 4:5 *This section on laziness is one of the longest. Solomon was disgusted with what he saw as the results of laziness.*

Lazy hands make a man poor, but diligent hands bring wealth. He who gathers crops in summer is a wise son, but he who sleeps during harvest is a disgraceful son. Proverbs 10:4-5 *Solomon is saying that you must work hard when it is time to do so. You cannot wait.*

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

As vinegar to the teeth and smoke to the eyes, so is a sluggard to those who send him. Proverbs 10:26

A sluggard does not plow in season; so at harvest time he looks but finds nothing. Proverbs 20:4 *Wow, this is a powerful theme and picture. I have seen that all through life we face important choices. With our schooling, our work, our relationship with the Lord, of family, our health, etc. There are always two choices. Take the path to success or the path to destruction. Problem is the path to destruction is always easier in the short term and the path to success is always harder in the short term. Investing fits this model perfectly. It is harder to defer current gratification (buying something I want) in order to have more at some point down the road. But deferring now is the path to wealth later. I have a colleague that refuses to hire interns and develop them. "I don't have time to train them," he says. Yet, years later he desperately wants my trained people to work for him. If you don't plant the seed...don't expect to reap a harvest!*

He who works his land will have abundant food, but he who chases fantasies lacks judgment. Proverbs 12:11 *Again, the path to wealth is not sexy, but it is fairly simple and straightforward. Work hard. Live on less than you make. Invest wisely and consistently. However, we prefer get rich quick schemes. They are fantasies.*

He who works his land will have abundant food, but the one who chases fantasies will have his fill of poverty. Proverbs 28:19 *Why are people so attracted to get rich quick schemes? The answer is laziness.*

From The fruit of his lips a man is filled with good things as surely as the work of his hands rewards him. Proverbs 12:14 *Learning to be a good public speaker has a high value. I have found this in my own career to be true.*

Diligent hands will rule, but laziness ends in slave labor. Proverbs 12:24 *Often, the slave labor is the lazy person becomes a slave to his lender. The borrower is the 'servant' to the lender. Modern day master is the credit card company.*

The lazy man does not roast his game, but the diligent man prizes his possessions. Proverbs 12:27 *You need to take care of what God has given you. Don't let it go to waste. Whether investments, possessions, or talents, they must be taken care of properly or they will become worthless.*

The sluggard craves and gets nothing, but the desires of the diligent are fully satisfied. Proverbs 13:4

The sluggard's craving will be the death of him, because his hands refuse to work. All day long he craves for more, but the righteous give without sparing. Proverbs 21:25-26 *There is something to me in these versus about enjoying the work you do. The lazy person does not enjoy work. The diligent can find satisfaction in their work.*

All hard work brings a profit, but mere talk leads only to poverty. Proverbs 14:23 *We have taught the first part of this verse to our kids since they were old enough to start doing chores. What a lesson it is.*

ALL hard work brings a profit! Sitting around talking about what you are going to do leaves you broke. Don't talk about it....Do it!

The way of the sluggard is blocked with thorns, but the path of the upright is a highway. Proverbs 15:19

The sluggard says, "There is a lion outside! Or, "I will be murdered in the streets!" Proverbs 22:13

The sluggard says, "There is a lion in the road, a fierce lion roaming the streets!" Proverbs 26:13 *All three of these versus are about excuses. A lazy man spends his time making excuses for his poverty. It is always something or someone else's fault. What a theme in life. Actually, the pre-requisite step to becoming a leader is taking responsibility for yourself and for your team. Without this, you cannot lead. Remember, excuses are like armpits.....everybody has a couple and they usually stink!*

A little sleep, a little slumber, a little folding of the hands to rest – and poverty will come on you like a bandit and scarcity like an armed man. Proverbs 6:10

I went past the field of the sluggard, past the vineyard of the man who lacks judgment; thorns had come up everywhere, the ground was covered with weeds, and the stone wall was in ruins. I applied my heart to what I observed and learned a lesson from what I saw: A little sleep, a little slumber, a little folding of the hands to rest – and poverty will come on you like a bandit and scarcity like an armed man. Proverbs 24:30-34 *There is a saying in business that bankruptcy comes on you slowly, then suddenly. This verse speaks to that. How does an armed bandit come upon you.....suddenly and unexpectedly.*

As a door turns on its hinges, so a sluggard turns on his bed. Proverbs 26:14 *Solomon had a sense of humor 😊*

The sluggard buries his hand in the dish; he is too lazy to bring it back to his mouth. Proverbs 26:15-16

OPPOSITE: She (Proverbs 31 woman) sets about her work vigorously; her arms are strong for her tasks. Proverbs 31:17

If a man is lazy, the rafters sag; if his hands are idle, the house leaks. Ecclesiastes 10:18

A fool's work wearies him; he does not know the way to town. Ecclesiastes 10:15

The fool folds his hands and ruins himself. Ecclesiastes 4:5

BALANCE – SOLOMON SPENDS A LOT OF EFFORT BALANCING HIS THOUGHTS ON WEALTH

Better a little with the fear of the Lord than great wealth with turmoil. Proverbs 15:16 *If you have ever gone on a short term mission to third world countries, you have probably been amazed at how content people can be with so little.*

The wealth of the rich is their fortified city, but poverty is the ruin of the poor. Proverbs 10:15

The wealth of the rich is their fortified city; they imagine it an unscalable wall. Proverbs 18:11 *They 'imagine' it but it is not a reality.*

What does man gain from all his labor at which he toils under the sun? Ecclesiastes 1:3

I undertook great projects: I built houses for myself and planted vineyards. I made gardens and parks and planted all kinds of fruit trees in them. I made reservoirs to water groves of flourishing trees. I bought male and female slaves and had other slaves who were born in my house. I also owned more herds and flocks than anyone in Jerusalem before me. I amassed silver and gold for myself, and the treasure of kings and provinces. I acquired men and women singers, and a harem as well – the delights of the heart of man. I became greater by far than anyone in Jerusalem before me. In all this my wisdom stayed with me. I denied myself nothing my eyes desired; I refused my heart no pleasure. My heart took delight in all my work, and this was the reward for all my labor. Yet when I surveyed all that my hands had done and what I had toiled to achieve, everything was meaningless, a chasing after the wind; nothing was gained under the sun. Ecclesiastes 2:4-11

The blessing of the Lord brings wealth, and he adds no trouble to it. Proverbs 10:22 *Love this verse. Wealth can bring much trouble and worry. When you have little, you have little to lose. What a blessing to know that if God brings wealth because we have followed his principals, he does not bring the trouble with it. Using God's ways puts us in the right frame of mind and position to be able to enjoy wealth without the pain. I think Solomon's teachings on generosity are a big part of this.*

So I hated life, because the work that is done under the sun was grievous to me. All of it is meaningless, a chasing after the wind. I hated all things I had toiled for under the sun, because I must leave them to the one who comes after me. And who knows whether he will be a wise man or a fool? Yet he will have controls over all the work into which I have poured my effort and skill under the sun. This too is meaningless. So my heart began to despair over all my toilsome labor under the sun. For a man may do his work with wisdom, knowledge and skill, and then he must leave all he owns to someone who has not worked for it. This too is meaningless and a great misfortune. What does a man get for all the toil and anxious striving with which he labors under the sun? All his days his work is pain and grief; even at night his mind does not rest. This too is meaningless. Ecclesiastes 2:17-26 *The purpose of life cannot be about work, money, or the accumulation of stuff. Satisfaction can only be found in our relationship with the Lord.*

Wealth is worthless in the day of wrath, but righteousness delivers from death. Proverbs 11:4

I have seen something else under the sun: The race is not to the swift or the battle to the strong, nor does food come to the wise or wealth to the brilliant or favor to the learned; but time and chance happen to them all. Ecclesiastes 9:11 *Echoes the versus above on investment wisdom.*

Whoever loves money never has money enough; whoever loves wealth is never satisfied with his income. This too is meaningless. As goods increase, so do those who consume them. And what benefit are they to the owner except to feast his eyes on them? The sleep of a laborer is sweet, whether he eats little or much, but the abundance of a rich man permits him no sleep. I have seen a grievous evil

under the sun: wealth hoarded to the harm of its owner, or wealth lost through some misfortune, so that when he has a son there is nothing left for him. Naked a man comes from his mother's womb, and as he comes, so he departs. He takes nothing from his labor that he can carry in his hand. This too is a grievous evil: As a man comes, so he departs, and what does he gain, since he toils for the wind? All his days he eats in darkness, with great frustration, affliction and anger. Then I realized that it is good and proper for a man to eat and drink, and to find satisfaction in his toilsome labor under the sun during the few days of life God has given him – for this is his lot. Moreover, when God gives any man wealth and possessions, and enables him to enjoy them, to accept his lot and be happy in his work – this is a gift of God. He seldom reflects on the days of his life, because God keeps him occupied with gladness of heart. Ecclesiastes 5:10-20

The wicked man earns deceptive wages, but he who sows righteousness reaps a sure reward. Proverbs 11:18

A rich man may be wise in his own eyes, but a poor man who has discernment sees through him. Proverbs 28:11

Whoever trusts in his riches will fall, but the righteous will thrive like a green leaf. Proverbs 11:28

So I saw that there is nothing better for a man than to enjoy his work, because that is his lot. For who can bring him to see what will happen after him? Ecclesiastes 3:22

Better to be a nobody and yet have a servant than pretend to be somebody and have no food. Proverbs 12:9 *People that often act like they have wealth have mostly debt. Nice cars, houses, etc. However, a study published in the book 'The Millionaire Next Door' found Solomon's wisdom to be true. Most millionaires you would never know. For example, the most popular car for American millionaires is a Ford pick-up truck.*

One man pretends to be rich, yet has nothing; another pretends to be poor, yet has great wealth. A man's riches may ransom his life, but a poor man hears no threat. Proverbs 13:7-8

And I saw that all labor and all achievement spring from a man's envy of his neighbor. This too is meaningless, a chasing after the wind. Ecclesiastes 4:4 *Fascinating. Solomon is saying that material comparison to our peers is ultimately what really drives work effort.*

Better one handful with tranquility than two handfuls with toil and chasing after the wind. Ecclesiastes 4:6

A poor man pleads for mercy, but a rich man answers harshly. Proverbs 18:23

There was a man all alone; he had neither son nor brother. There was no end to his toil, yet his eyes were not content with his wealth. "For whom am I toiling," he asked, "and why am I depriving myself of enjoyment?" This too is meaningless – a miserable business! Ecclesiastes 4:8

An inheritance quickly gained at the beginning will not be blessed at the end. Proverbs 20:21

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. Proverbs 23:4-5

Wealth brings many friends, but a poor man's friend deserts him. Proverbs 19:4

A poor man is shunned by all his relatives – how much more do his friends avoid him! Proverbs 19:7

Rich and poor have this in common: The Lord is the Maker of them all. Proverbs 22:2

I have seen another evil under the sun, and it weighs heavily on men: God gives a man wealth, possessions and honor, so that he lacks nothing his heart desires, but God does not enable him to enjoy them, and a stranger enjoys them instead. This is meaningless, a grievous evil. A man may have a hundred children and live many years; yet no matter how long he lives, if he cannot enjoy his prosperity and does not receive proper burial, I say that a stillborn child is better off than he. It comes without meaning, it departs in darkness, and in darkness its name is shrouded. Though it never saw the sun of knew anything, it has more rest than does that man – even if he lives a thousand years twice over but fails to enjoy his prosperity. Do not all go the same place? All man's efforts are for his mouth yet his appetite is never satisfied. What advantage has a wise man over a fool? What does a poor man gain by knowing how to conduct himself before others? Better what the eye sees than the roving of the appetite. This too is meaningless, a chasing after the wind. Ecclesiastes 6:1-9

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. Proverbs 30:8-9 *The ultimate verse on balance and wealth. What a perspective.*

Better a poor man whose walk is blameless than a rich man whose ways are perverse. Proverbs 28:6

The sleep of a laborer is sweet, whether he eats little or much, but the abundance of a rich man permits him no sleep. Ecclesiastes 5:12

NEGOTIATIONS:

"It's no good, it's no good!" says the buyer; then off he goes and boasts about his purchase. Proverbs 20:14

SKILL IN WORK

Do you see a man skilled in his work? He will serve before kings; he will not serve before obscure men. Proverbs 22:29 *I love this verse. Become skilled at what you do and you will have the opportunity to do some really cool things for some really interesting people.*

Enjoy life with your wife, whom you love, all the days of this meaningless life that God has given you under the sun – all your meaningless days. For this is your lot in life and in your toilsome labor under the sun. Whatever your hand finds to do, do it with all your might, for in the grave, where you are going, there is neither working nor planning nor knowledge nor wisdom. Ecclesiastes 9:9-10

Whatever your hand finds to do, do it with all your might, for in the grave, where you are going, there is neither working nor planning nor knowledge nor wisdom. Ecclesiastes 9:10 *There can be joy in work. There are fewer joys than finding it.*

If the ax is dull and its edge unsharpened, more strength is needed but skill will bring success. Ecclesiastes 10:10 *Work smarter, not harder.*

HONEST DEALINGS IN BUSINESS

The Lord abhors dishonest scales, but accurate weights are his delight. Proverbs 11:1 *In ancient times, scales and weights were essential to determine pricing of goods. Cheating was common. These versus speak to cheating in business.*

Differing weights and differing measures – the Lord detests them both. Proverbs 20:10

Food gained by fraud tastes sweet to a man, but he ends up with a mouth full of gravel. Proverbs 20:17

The Lord detests differing weights, and dishonest scales do not please him. Proverbs 20:23

A fortune made by a lying tongue is a fleeting vapor and a deadly snare. Proverbs 21:6

Do not move an ancient boundary stone set up by your forefathers. Proverbs 22:28 *Boundary stones were set up to establish corners of property, and still are in some parts of the U.S. Moving a stone would be an attempt to cheat someone out of their property.*

Do not move an ancient boundary stone or encroach on the fields of the fatherless, for their Defender is strong; he will take up their case against you. Proverbs 23:10-11

He who increases his wealth by exorbitant interest amasses it for another, who will be kind to the poor. Proverbs 28:8

PROBLEMS WITH RICHES

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

DEBT

The rich rule over the poor, and the borrower is servant to the lender. Proverbs 22:7

GOOD MANAGER

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. When the hay is removed and new growth appears and the grass from the hills is gathered in, the lambs will provide you with clothing, and the goats with the price of a field. You will have plenty of goats' milk to feed you and your family and to nourish your servant girls. Proverbs 27: 23-27

GOOD NAME

A good name is more desirable than great riches; to be esteemed is better than silver and gold. Proverbs 22:1 *I used to think of this verse as a cute saying. However, a good name is worth more than money. Trust is essential to business. A high trust level reduces the cost of business. It has a real, significant dollar value.*

GOOD EMPLOYEE

He who tends to a fig tree will eat its fruit, and he who looks after his master will be honored. Proverbs 27:18 *If you are truly a good employee, your boss will take care of you.*

Do not revile the king even in your thoughts, or curse the rich in your bedroom, because a bird of the air may carry your words, and a bird on the wing may report what you say. Ecclesiastes 10:20 *Don't talk bad about your boss or company.*

BONUS VERSUS:

A feast is made for laughter and wine makes life merry, but money is the answer for everything. Proverbs 10:19 *It is easy to solve problems if there is an unlimited amount of money available.*

Houses and wealth are inherited from parents, but a prudent wife is from the Lord. Proverbs 19:14 *A prudent wife has a bigger impact on a husband's long term wealth than an inheritance.*

A wise man leaves an inheritance for their children's children, but a sinner's wealth is stored up for the righteous. Proverbs 13:22 *There is a saying that 'you can't take it with you.' Solomon says that this is not true of a wise man. He does not spend it all, but leaves something even for his grandchildren. In addition, the 'inheritance' could be taken as more than just money, but wisdom, a good name, and a spiritual heritage. In contrast, even though a sinner (opposite of righteous) can obtain wealth, it will be squandered by their children and ultimately end up in the hands of the righteous.*