

WISDOM: LIVING SUCCESSFULLY IN A TREACHEROUS WORLD Valuing Wealth, Pt 1

“The reward of humility and the fear of the LORD are riches, honor and life.” ~ *Proverbs 22:4*

The Problem of Wealth

Many people instinctively look upon the prosperity of others with suspicion or even disdain. Exposés of the decadent lives of Wall Street executives and prominent politicians lead many to associate the increase of wealth with cronyism. Yet truth be told, many of those who express this indignation are merely virtue-signaling. They openly express anger over the immoral and unethical lives of the rich and famous, but their self-proclaimed modesty is only skin-deep. They denounce greed and materialism and demand “equity” in the distribution of wealth, yet secretly they wish they were rich. Their real indignation arises from the fact that they are not.

This is the problem of wealth. Regardless of how much or how little of it one has, few things provoke a man to sin as much as the mere thought of it. Rich and poor alike are guilty of *the love of money*, and what intensifies this love is thought that “my neighbor possesses more of it than he should, and I possess less of it than I deserve.” Wherever there is the mere thought of wealth, there is the temptation to envy.

“Envy begins by asking plausibly: ‘Why should I not enjoy what others enjoy?’ It ends by demanding: ‘Why should others enjoy what I may not?’” —*Dorothy Sayers*

The sin of envy was addressed directly in the tenth commandment: “**You shall not covet your neighbor’s house; you shall not covet your neighbor’s wife or his male servant or his female servant or his ox or his donkey or anything that belongs to your neighbor**” (Exodus 20:17 // Deuteronomy 5:21). Through this single commandment God displayed His approval of personal wealth, established the legitimacy of protecting private property, acknowledged the inevitability of varying levels of material outcomes, and revealed His attitude toward those who lust after what is not theirs.

But He has given us more wisdom on wealth than a mere commandment. The book of Proverbs in particular has a great deal to say about the matter. This abundance of material is important, for the truth about such a challenging topic cannot be contained in a few aphorisms. A wealth of wise sayings is needed to provide balance and perspective. Individual proverbs are only “partial declarations” and must not be claimed as guarantees without being understood against the backdrop of what is revealed in the entire book. But when these proverbs are read in their proper context, a set of trustworthy principles become clear. The first four are the focus of today’s study.

1. Wealth is a blessing from the Lord.

Wealth can never be placed in the same category as truth, wisdom, or righteousness. Nonetheless, Proverbs does make it clear that God gives wealth to men *as a blessing*—particularly as a reward to those who fear Him. Once again, this principle draws upon the cause-and-effect logic that undergirds so much of biblical wisdom. Seeking God will lead to a harvest of rewards (Hebrews 11:6)—and these rewards often do include material benefits.

- 10:22 – “It is the blessing of the LORD that makes rich, and He adds no sorrow to it.”
- 3:9-10, 13, 16; 8:16-18, 20-21; 13:21, 25; 14:24; 15:6; 19:10; 22:4

These sayings leave no room for thinking that the wisdom of Proverbs is *anti-materialistic*. In other words, Proverbs does not portray material wealth—even great wealth—as inherently evil. Nor does

Proverbs teach *dualism*—the idea that the material world is a realm of bondage—something from which man needs liberation. Instead, Proverbs operates on two important assumptions: (1) *the goodness of God’s material creation* (e.g., Gen 1:31), and this creation included food, livestock, land, and precious metals—all the things the ancient world valued as “wealth”; and (2) *God’s direct role as provider of material needs and blessings* (e.g., Ps 104).

In fact, the Hebrew concept of *shalom* (שָׁלוֹם) has as its foundation the idea of *prosperity*. As Robert Allen explains, “The word includes harmonious relationships within the family, payment of all debts, and the collection of all loans. It means rewards or wages, ultimately even a right relationship with God which comes through Jesus Christ, our peace. Prosperity is but one, though central meaning of *shalom*” (“Advice to Young Men: Proverbs 3,” 206).

Consequently, Proverbs recognizes no inherent virtue in asceticism or a deliberate pursuit of privation. It should never be a man’s goal to live a destitute life as if that is the life of godliness. Wealth is not merely neutral—it is in itself good. God has endowed the world with incredible material resources and has given man dominion to develop them and generate prosperity (**10:15; 13:8**). He has done this for the general good of his creatures and even blesses those who fear Him with it. We can sincerely desire it for others (e.g., 3 John 2), and should never be jealous when God grants it to them (e.g., James 4:2-3).

Wealth is a means, not an end. It must never become an object of devotion but must instead lead to the worship of God as He is acknowledged to be the giver of all benefits. He is glorified when we acknowledge Him as the gracious Giver and humbly enjoy what He has graciously bestowed.

- **Acts 14:17; 1 Timothy 4:1-5**

“If we happen to have inherited much property, we are to enjoy those [things] in good conscience as blessings and gifts of God.” —*William Perkins*

“If goods be gotten by industry, providence, and skill, it is God’s blessing that both gives the faculty, and the use of it, and the success unto it.” —*John Robinson*

2. Wealth is a consequence of wisdom and diligence.

Proverbs teaches that *wealth is a consequence of character*—specifically, of hard work exercised in according with wise counsel. If one sows the seeds of diligence and teachability, one is likely to reap a harvest of material rewards. In fact, few things are as determinative for prosperity as these qualities.

- 1) To gain wealth, one must apply himself to **the pursuit of wisdom**. He must sit at the feet of wise counselors who have studied and walked the ways of the Lord. When he does, prosperity follows:
 - **3:13, 16** – “How blessed is the man who finds wisdom and the man who gains understanding. . . . Long life is in her right hand; in her left hand are riches and honor.”
 - **15:22** – “Without consultation, plans are frustrated, but with many counselors they succeed.”
 - **8:18-21; 13:18; 14:24; 15:22; 24:3-4; 27:23-27**
- 2) To gain wealth, one must commit himself to **a life of hard work**. When he does, prosperity follows:
 - **10:4** – “Poor is he who works with a negligent hand, but the hand of the diligent makes rich.”
 - **14:23** – “In all labor there is profit, but mere talk *leads* only to poverty.”
 - **12:11; 13:4; 14:4; 16:26; 28:19**

It is wrong to conclude that the acquisition of wealth is always a mysterious providence of God without any explanation. Indeed, as the sovereign Creator and Sustainer of life, God does whatever He pleases (Ps

115:3; 135:6). Job affirmed this when God unexplainably removed wealth from him: “Naked I came from my mother’s womb, and naked I shall return there. The LORD gave and the LORD has taken away. Blessed be the name of the LORD” (Job 1:21). But the book of Proverbs intends to show that there is order to God’s universe. The rule of sowing and reaping is not a mirage, and while God is free to give or remove wealth in inexplicable ways, He wants His people to recognize and abide by the order He has revealed. Hard work and teachability will lead to greater flourishing. This is God’s revealed will. We must order our lives around that truth—and not be paralyzed by the mysterious providences of God.

It is this principle which undergirds the appropriateness of a *meritocracy*, where those who have studied hard, learned well, and worked diligently are rewarded with promotions and greater opportunities for influence:

- **22:29** – “Do you see a man skilled in his work? He will stand before kings; he will not stand before obscure men.”
- **19:10; 21:5; 1 Timothy 5:17-18.**

3. Wealth is thwarted by folly.

To the same degree that wealth is a consequence of wisdom and diligence, poverty is a consequence of foolishness. Foolishness puts prosperity out of reach for its followers by leading them down the path of failure and luring them to waste whatever wealth they may already possess.

1) Proverbs calls out **laziness** as one of the chief causes of poverty:

- **6:10-11** - “A little sleep, a little slumber, a little folding of the hands to rest’—your poverty will come in like a vagabond and your need like an armed man.”
- **20:13** – “Do not love sleep, or you will become poor; open your eyes, *and* you will be satisfied with food.”
- **10:4; 13:4, 18; 19:15; 20:4; 21:25-26; 24:30-34.**

2) Proverbs identifies **hedonism** also as a chief cause of poverty. The fool is one who is unable to practice frugality or delay gratification. He instead is controlled by a constant need to feel pleasure. This obsession with gratification is concentrated in two areas:

- *Sexual immorality*: **5:7-10; 29:3**
- *Drinking and gluttony*: **21:17, 20; 23:20-21**

3) Proverbs also points to **risk-taking** as a cause of poverty. In particular, Proverbs identifies taking on debts and providing collateral for the loans of others as distinct dangers to prosperity. Both of these practices gamble with the resources one does already possess and create a relationship of slavery.

- **11:15** – “He who is guarantor for a stranger will surely suffer for it, but he who hates being a guarantor is secure.”
- **22:7** – “The rich rules over the poor, and the borrower *becomes* the lender’s slave.”
- **6:1-5; 17:18; 22:26-27.**

4. Wealth is limited in value.

But Proverbs does not leave these character-consequence principles (#2 and #3 above) without qualification. Instead, through numerous “**better-than**” and **other comparison sayings**, the book of Proverbs makes clear that there are exceptions. Biblical wisdom acknowledges that these principles are not iron-clad guarantees, and that prosperity is not the most important thing in life.

- 1) **Wealth is not better than wisdom.** While wealth does provide security (10:15), one dare not trust in it. It does not reveal the mind of God to man, nor teach him the knowledge and skill he needs to walk successfully before his Creator. Only the fear of the LORD provides this (1:7; 9:10). This fear leads to a wisdom that is far more precious than the best of the world's wealth.
 - **16:16** – “How much better it is to get wisdom than gold! And to get understanding is to be chosen above silver.”
 - **3:13-15; 8:10-11; 8:16-19; 22:23; Job 28:15-19**
- 2) **Wealth is not better than character.** While wealth attracts friends (19:4, 7), it does not attract integrity. While wealth can ransom a man's physical life (13:8), it cannot ransom his spiritual life. The one who fears God must work hard and wisely steward his resources and opportunities, but he must work all the more diligently to reflect the character of his Redeemer.
 - **15:16** – “Better is a little with the fear of the LORD than great treasure and turmoil with it.
 - **11:4; 11:28; 16:8, 19; 19:1, 22; 22:1; 28:6, 11**
- 3) **Wealth is not better than family.** The book of Proverbs also acknowledges that the family provides that which money can never buy.
 - **15:17; 17:1, 6; 18:22; 19:14**

These qualifications to the basic rules provide clear direction on establishing a man's priorities. Here, too, one reaps what he sows. The man who pursues a career with greater ambition than a family will find himself lonely and unfulfilled later in life—and with little opportunity to reverse course. The man who cares more about stock holdings and a retirement plan than his own personal integrity will eventually taste the bitterness of wealth's vanity. The man who invests his life in riches and not in God's word will find the return on his investment to be emptiness. The testimony of “the Preacher”—Solomon—in Ecclesiastes affirms this truth: **“The conclusion, when all has been heard, is fear God and keep His commandments” (Ecclesiastes 12:13).**

“Wealth creation is not the problem. Wealth worship is.” —*Unknown*

For Further Reflection

- Continue to read one chapter of Proverbs each day.
- Explain your “theology of wealth” (what you believe about what the Bible teaches about wealth). Is your understanding of prosperity consistent with the principles covered above? If not, where is the divergence and why?
- Why is wealth such a thorny issue for Christians? Why is it as topic of teaching or discussion so often avoided?
- Connect the “character-consequence” logic of Proverbs to your own life. Explain where your pursuit of wisdom and diligence has led to increased prosperity for you, your family, and others, while laziness, the desire for instant gratification, and excess risk-taking has led to material failure?
- Memorize Job 1:21. How does this verse inform a biblical theology of wealth?
- Explain how the priorities of wisdom, character, and family work in your own life. What tangible ways can you point to that show that you treasure these gifts from God more than monetary prosperity?

This Week's Audio & Notes: gracechurch.org/motw

Next Meeting: Feb 10 – “Valuing Wealth, Pt 2”