

**WISDOM: LIVING SUCCESSFULLY IN A TREACHEROUS WORLD**  
**Valuing Wealth, Pt 2**

*“Ill-gotten gains do not profit, but righteousness delivers from death.” ~ Proverbs 10:2*

**The Camel and the Eye of a Needle**

Few things display the character of a man more than his attitude toward money. Whether rich or poor, what a man thinks about his own level of prosperity—and what he thinks about the prosperity of others—reveals a great deal about him.

Certainly, those who are rich in this world should be particularly concerned. Jesus Himself said, “How hard it will be for those who are wealthy to enter the kingdom of God! . . . Children, how hard it is to enter the kingdom of God! **It is easier for a camel to go through the eye of a needle than for a rich man to enter the kingdom of God**” (Mark 10:23-25).

But the love of money is not characteristic of the rich alone. This “root of all sorts of evil” characterizes anyone dissatisfied with his current standard of living, who inwardly “desires to get rich” (1 Timothy 6:9-10) and who covets the wealth of others (Colossians 3:5). The danger is as insidious as it is ubiquitous.

How, then, are those who fear God to relate to wealth? The book of Proverbs has a great deal to say on the topic. When its sayings are read in their proper context, a set of trustworthy principles become clear. The first four were considered last week (“Valuing Wealth, Part 1,” 2/3/2021):

1. **Wealth is a blessing from the Lord.**
2. **Wealth is a consequence of wisdom and diligence.**
3. **Wealth is thwarted by folly.**
4. **Wealth is limited in value.**

The final four will be considered below.

**5. Wealth is best acquired slowly.**

Proverbs takes a decidedly *negative* view of quick and easy wealth—not because wealth in itself is evil, but because the path to attain it quickly and easily most often is. According to biblical wisdom, get-rich-quick schemes must be rejected because of their propensity to involve fraud, to exploit one’s neighbors, to imperil the well-being of one’s family, to numb one’s senses to the dangers of risk, and to inflame one’s overconfidence. On the other hand, biblical wisdom teaches that wealth attained through **careful planning, hard work, patience, and the delay of gratification** is honorable.

**“We do not have anything even remotely like a get-rich-quick scheme in Proverbs.”**  
—Witherington, *Jesus and Money*, 37

From where does the penchant for fast and easy money arise? It springs from a refusal to accept that “thorns and thistles” are now God’s plan for man’s work outside the Garden (Gen 3:17-19, 22-24). It attempts to circumvent God’s revealed will for man to labor “by the sweat of his face.” It believes there is a way to fast-track or even bypass the process involved in God’s law of sowing and reaping. It employs practices that break God law. It acts impulsively, refusing to invest time and energy into long-term goals.

- **13:11** – “Wealth *obtained* by fraud dwindles, but the one who gathers by labor increases *it*.”
- **21:5; 28:20, 22**

Today, **nothing serves as a better illustration of attempting to gain wealth by haste as gambling**, an industry in which more than \$100 billion was spent in the U.S. in 2018. Simply stated, gambling is the

practice of risking something you value in the hope of getting something of even greater value in return. There is no real logic or planning in gambling; the statistical odds are always stacked against the gambler—usually astronomically. For the most part, it all comes down to what is called “luck” and the gambler’s ability to “cheat the odds.”

Gambling appeals particularly to the poor, for it promises a quick and easy escape from economic hardship. Yet such a promise is only a mirage. Research on the impact of gambling consistently shows that gambling only serves to entrench poverty. Sadly, many Christians foolishly treat gambling as a neutral form of recreation, parroting the propaganda that there is no harm in losing money allotted for discretionary use, and that spending money on the lottery or at a casino is no different than buying a ticket to a baseball game. In the end, participation in such “recreation” bolsters an industry that capitalizes on sinful desperation. And while Christians often claim to be able to control their gambling habits so that they will not lead to enslavement, every cast of the dice only tempts the devil to tempt them.

What about those who do win at gambling? The testimonies of many big-time winners vividly demonstrate the truth of Proverbs 21:5b, “everyone who is hasty *comes* surely to poverty.” Their winnings become a curse, and they often become examples of what it means to go “from riches to rags.”

On the other hand, **nothing serves as a better illustration of gaining wealth by plodding as growing it through one’s family.** Proverbs hints at what should be viewed as a key wealth-creating strategy: a legacy of spiritual and material prosperity passed on as an **inheritance** from one generation to the next.

- **13:22; 19:14**

Working hard to leave an inheritance for one’s children is the essence of long-term planning and delayed gratification—the qualities extolled in Proverbs. It requires a man to prioritize his family’s long-term needs instead of spending the reward of his labors wholly on himself. It challenges a man to prepare his family to be financially self-sufficient, able to survive and thrive independent from charity or government assistance. But even here a man must be cautious, for wealth that takes generations to build can be squandered quickly by children not trained in the ways of wisdom: **20:21.**

**Growing wealth by plodding also requires careful, active stewardship.** While many dream of getting rich while sitting by the pool, Proverbs indicates that honorable wealth will come through personal, direct involvement: **27:23-27.**

## **6. Wealth is stolen through injustice.**

The allure of wealth is vividly seen in the willingness of men to perpetrate moral and ethical crimes against others to acquire it. The book of Proverbs highlights this evil, acknowledging that poverty is not only a consequence of personal folly (see principle 3 in “Valuing Wealth, part 1”). It can be the consequence of others’ injustice.

- **13:23** – “Abundant food *is in* the fallow ground of the poor, but it is swept away by injustice.”

This injustice—which keeps the poor in perpetual servitude—takes various forms:

- 1) Withholding rightful payment or wages: **3:27; 11:24; Leviticus 19:13; Deuteronomy 24:15.**
- 2) Taking advantage of those who have suffered calamities: **11:26; 17:5; 28:8; Exodus 22:25; Leviticus 25:35-38.**
- 3) Employing fraudulent business practices: **11:1; 16:11; 20:10, 14; 20:23; Deuteronomy 25:13-16.**
- 4) Exploiting the inability of the poor to defend themselves: **18:23; 23:10-11.**
- 5) Paying bribes to create an unequal playing field: **15:27; 17:8, 23; 28:21.**
- 6) Appropriating wealth by force: **22:22-23; 28:24; Exodus 20:15.**

While the foolish behaviors that entrench many on the path to poverty must be rightly identified and rejected, the poor themselves must never be ridiculed. In birth and in death they share everything with the rich—they both come into this world naked, and they both exit this world with nothing (Job 1:21; Eccl 5:15; 1 Tim 6:7). Since they, too, are image-bearers, to mock them is to ridicule their Creator.

- **14:31; 17:5; 22:2; 29:13; James 2:1-9**

In the end, whether in this life or the next, the Lord will bring vengeance on those who exploit the poor. Often, He uses the injustices of others as a tool of punishment against the unjust themselves.

- **1:10-19; 17:5; 20:17; 21:6; 22:16, 22-23; 23:10-11**

## **7. Wealth is given to be shared.**

(\*This principle will be covered in greater detail in the next session, 2/17/2021, “Practicing Charity.”)

As already observed, God gives wealth to men *as a blessing* (see principle 1 in “Valuing Wealth, part 1”). He Himself owns “the cattle on a thousand hills” (Psalm 50:10); He Himself is the one who gives “the power to make wealth” (Deuteronomy 8:18); and He Himself “richly supplies us with all things to enjoy” (1 Timothy 6:17). But sin corrupts man’s understanding of wealth. Seeing wealth as an ultimate good in itself, man commonly commits two transgressions in his pursuit of it: (1) he seeks it through any and all means—including unethical ones (see principle 6 above); and/or (2) he pursues it through miserliness—by hoarding it for his enjoyment alone. Both approaches are condemned.

**A miserly approach to the acquisition of wealth circumvents God’s purpose in giving it.** God gives it specifically in order that man may share in the joy of sharing it with others. Proverbs identifies three specific categories of those who are worthy beneficiaries of a man’s wealth.

- (1) **The deserving poor.** These are those who through no fault of their own find themselves in poverty. This poverty may have come as the result of injustice (moral evil, see principle 6 above) or calamity (natural evil). The man with means must see it as his responsibility to share his wealth with this category of the poor. See **11:24-25; 22:9; 28:22, 27; 2 Cor 9:6-7; Eph 4:28; James 2:15-17.**

So important is this generous distribution of wealth that Proverbs likens it to giving to the Lord Himself—and the Lord will never remain any man’s debtor. He rewards generosity directed at the needy and done for His honor. See **3:9-10; 14:21; 14:31; 19:17; Luke 6:38**

- (2) **One’s own family.** Wealth is not to be enjoyed solely by the one who earned it. Biblical wisdom teaches that one’s family are to be primary recipients as well. A man’s duty is to gain wealth in order to share it with his family. See **13:22; 27:23-27; 31:10-31; 1 Tim 5:8.**

- (3) **The employees.** The accumulation of wealth should not only motivate a man to increase his generosity toward those in need; it should also motivate a man to allow that prosperity to benefit others as well. The key indicator of honorable wealth is that it serves to improve the conditions of others beyond the owner: **27:23-27.**

## **8. Wealth is only temporary.**

Biblical wisdom teaches that riches make a great servant but a ruthless master. At best wealth is temporary. It does not solve the greatest problems of the day nor meet the greatest needs of life. Like man himself, wealth is but a vapor.

- **11:4** – “Riches do not profit in the day of wrath, but righteousness delivers from death.”
- **11:7, 28; 18:11; 23:4-5; 27:24; 1 Tim 6:17**

**“Riches are long in getting with much pains, hard in keeping with much care, quick in losing with more sorrow. Riches may leave us while we live, we must leave them when we die.”**  
—*Thomas Fuller*

Consequently, to walk successfully in this treacherous world, the God-fearing man must learn **contentment**.

- **30:7-9** – “Two things I asked of You, do not refuse me before I die: Keep deception and lies far from me, give me neither poverty nor riches; feed me with the food that is my portion, that I not be full and deny *You* and say, ‘Who is the LORD?’ Or that I not be in want and steal, and profane the name of my God.”
- **Phil 4:11-12; 1 Tim 6:6-8; Heb 13:5**

#### A Final Note

Wealth is given by God to men that they might experience the goodness of God and worship Him in response (Acts 14:17; 1 Tim 6:17). However, man’s corruption leads him to turn the gift into a god—to exchange the glory of the incorruptible God for the lesser glory of houses, lands, livestock, and gold. The more he receives, the more independent he grows from the Giver, and the more infatuated he becomes with the gift.

**“Adversity hath slain her thousands; but prosperity her ten thousands.”** —*Thomas Brooks*  
**“Religion begat prosperity and the daughter devoured the mother.”** —*Cotton Mather*

Yet there can be no compromise; God will not share His glory with another. With all his wealth, the rich man without God is worse off than the poorest man with God.

- **Matthew 6:24**
- **Luke 18:24-27**

The solution? Turn from worshipping at the idol of wealth. With God, it is possible!

#### For Further Reflection

- Continue to read one chapter of Proverbs each day.
- Read the proverbs listed under each of the four main principles listed above. Consider how each proverb contributes to the principle under which it is found.
- What are common ways men attempt to make wealth by haste today? How do such attempts run contrary to biblical wisdom?
- What are the benefits of growing in prosperity through plodding?
- Give some examples in which you have seen the poor exploited by the wealthy? How do you ensure that you do not sin against others in order to prosper?
- Who are the “deserving poor”?
- Why is miserliness an unacceptable option for a man who fears God?
- What would you do if your wealth was taken from today through injustice or natural disaster?
- Read/sing through the lyrics of “My Worth Is Not in What I Own” (*Hymns of Grace* #98).

***This Week’s Audio & Notes:*** [gracechurch.org/motw](http://gracechurch.org/motw)

***Next Meeting:*** Feb 17 – “Practicing Charity”