

### Wisdom in Finances

#### Proverbs 22:1-16

**Proverbs 22:1-16** - *"A good name is to be chosen rather than great riches, and loving favor rather than silver and gold.*

*The rich and the poor have this in common: the LORD is the maker of them all.*

*A prudent man foresees evil and hides, but the simple pass on and are punished.*

*By humility and the fear of the LORD are riches and honor and life.*

*Thorns and snares are in the way of the perverse. He who guards his soul will be far from them.*

*Train up a child in the way he should go, and when he is old he will not depart from it.*

*The rich rules over the poor, and the borrower is servant to the lender.*

*He who sows iniquity will reap sorrow, and the rod of his anger will fail.*

*He who has a generous eye will be blessed, for he gives of his bread to the poor.*

*Cast out the scoffer, and contention will leave; yes, strife and reproach will cease.*

*He who loves purity of heart and has grace on his lips, the king will be his friend.*

*The eyes of the LORD preserve knowledge, but He overthrows the words of the faithless.*

*The lazy man says, "There is a lion outside! I shall be slain in the streets!"*

*The mouth of an immoral woman is a deep pit. He who is abhorred by the LORD will fall there.*

*Foolishness is bound up in the heart of a child; the rod of correction will drive it far from him.*

*He who oppresses the poor to increase his riches, and he who gives to the rich will surely come to poverty."*

#### Background Notes

For background notes, let's discuss verse 6: *"Train up a child in the way he should go, and when he is old he will not depart from it."* Many people have problems with this verse because they believe this proverb is not always true, so folks who believe it's always true come up with reasons to explain the apparent exceptions. Let's list a few:

**1. Train in areas of natural interest/ability.** Some people say that the proverb is not talking about the moral and spiritual character of the child, but rather about the individual child's interest, talents, and abilities. Encourage and train a child in areas where he or she will succeed, such as science or music, and he or she will have that skill for life. That explanation makes sense and sounds good. But when the apostle Paul quoted this proverb in Ephesians 6:4, he quoted it in the spiritual and moral area - **not** in the area of interests and talents: *"Fathers, do not provoke your children to wrath, but bring them up in the training and admonition of the Lord."* (Notice, by the way, that the apostle didn't add: *"and when he is old he will not depart from it."*)

2. **“When he is old.”** Another explanation emphasizes the phrase, *“when he is old.”* The proverb doesn’t say they won’t depart when they’re teens, but wait - they’ll come around to follow their good training when they’re older. The problem with this explanation is that some young rebels never return. They go on to bigger problems: substance abuse, fractured marriages, broken families - even denial of God.

3. **Quality of the “training.”** We don’t always know the whole story. The parents may appear to have their act together with their kids at church on Sunday, but they’re not really training them at home. They look good on Sunday, but their home is up for grabs the rest of the week. They’re not “training up the children in the way they should go.” The problem is not exceptions to the proverb, but in the big picture. Once again, this explanation sounds good but it has problems. Why? Because there are godly parents who have trained their children well and in the right way, but some of their children turn away from God and His authority, regardless of the good training they received.

So what’s the answer? All the explanations apply, but the best explanation is that Proverbs 22:6 is a **proverb**: it’s a **general** truth stated in **general** terms. Isn’t it **generally** true that children who are raised in homes that honor the Lord, who are taught to obey the Lord, become believers, and go on to mature as believers? Yes, that’s a **general** truth.

## Doctrinal Point

### The proverbs are wise advice for everyday living.

Verse 1: *“A good name is to be chosen rather than great riches, and loving favor rather than silver and gold.”* Wouldn’t you agree? *“A good name”* refers to character and reputation. This proverb is not saying that it’s evil to be wealthy, but is saying that a good reputation and godly character is far better.

Verse 2: *“The rich and the poor have this in common: the LORD is the maker of them all.”* Social distinctions are manmade. We all came from the same Creator, and in the end we will all answer to the same Creator. The good news here is that God is just as much concerned about you and me as He is for the rich and the famous and the big names in world history. In application, we should be very careful not to show favor to one person or group, and overlook or despise another person or group.

Verse 3: *“A prudent man foresees evil and hides, but the simple pass on and are punished.”* This proverb is very practical, and it has a lot of applications. For example, I assume those of us who experienced water in our basements from the recent heavy rains are taking prudent steps for the next time around. But the foolish and naïve just hope for the best - and flooding will happen all over again when the rain returns. (And it will return!)

This proverb obviously can be applied to salvation. If we’re prudent, we will turn to Christ for salvation, because God’s judgment of sinners is coming. But those who dismiss and ignore the warning choose to suffer future punishment for their sins in hell.

Verse 4: *“By humility and the fear of the LORD are riches and honor and life.”* It’s a package deal. In the Old Testament context, riches included material possessions and physical health. Those who were humble and honored the Lord generally were rewarded with success, honor, and life. In the New Testament context, the rewards are even better - spiritual riches, which are eternal, an abundant life now, honor in Heaven for sure, and eternal life for the future!

Verse 5: *“Thorns and snares are in the way of the perverse. He who guards his soul will be far from them.”* In the woods behind our house, I cut a trail for walking exercise. The only problem is a fast-growing thorn plant that keeps springing up. It makes walking difficult and unpleasant. Well, that’s the way life is for the troublemaker, or the perverse person. Do you remember Proverbs 13:15? It says, *“The way of transgressors is hard.”*

So what should righteous people do? They should stay away from the pitfalls, snares and traps by avoiding the friendship and the ways of ungodly people. 2 Timothy 2:21-22 says, *“If you keep yourself pure, you will be a special utensil for honorable use. Your life will be clean, and you will be ready for the Master to use you for every good work. Run from anything that stimulates youthful lusts. Instead, pursue righteous living, faithfulness, love, and peace. Enjoy the companionship of those who call on the Lord with pure hearts.”* Remember - you don’t have to be best friends with sinful people to witness to them.

Verse 8: *“He who sows iniquity will reap sorrow, and the rod of his anger will fail.”* This proverb affirms the biblical truth that you reap what you sow. The phrase, *“the rod of his anger will fail”* indicates that the ability of the wicked to unleash their anger is limited. God will not be mocked.

Verse 9: *“He who has a generous eye will be blessed, for he gives of his bread to the poor.”* The word that’s translated *“generous”* here is literally *“a good eye”* in Hebrew. Are you a person who looks around to see what good you can do for others? Or do you have a greedy eye that looks for ways to take advantage of others? If you have *“a good eye”* and you’re generous, you will be blessed!

Verse 10: *“Cast out the scoffer, and contention will leave; yes, strife and reproach will cease.”* I once knew a Christian man who was Mr. Trouble (with a capital T). Somehow he was always involved in contention and arguments, no matter what church he attended. Finally, the Lord took him to Heaven early and suddenly, and guess what happened? Contention and strife and quarrelling stopped - just as the proverb indicates.

Verse 11: *“He who loves purity of heart and has grace on his lips, the king will be his friend.”* Why is the king willing to be a friend of a person like this? Because a king looks for people he can trust - people he knows will tell him the truth. Think of Joseph and Pharaoh, as well as Daniel and Nebuchadnezzar.

Verse 12: *“The eyes of the LORD preserve knowledge, but He overthrows the words of the faithless.”* I love the truth of this proverb - especially when I’m dealing with folks or reading authors who don’t accept the biblical accounts in Genesis: Creation, the Genesis Flood, and mankind’s early history.

Verse 13: *“The lazy man says, “There is a lion outside! I shall be slain in the streets!”* The point of this proverb is that a lazy man will come up with all kinds of ridiculous and absurd excuses to stay home in bed and not go to work. (Does that sound like a nonsensical excuse your teen would give for sleeping late?)

Verse 14: *“The mouth of an immoral woman is a deep pit. He who is abhorred by the LORD will fall there.”* The speech of the seductress is like a hunter’s trap that’s camouflaged to ensnare unsuspecting animals. It’s a *“deep pit.”* There is good news and bad news in the last part of this proverb. The bad news is that if you turn away from the Lord, you will fall into this trap. The good news is that if you stay close to the Lord, He can preserve and protect you from the *“deep pit.”*

Verse 15: *“Foolishness is bound up in the heart of a child. The rod of correction will drive it far from him.”* The Hebrew phrase, *“rod of correction”* includes more than spanking - but it does not exclude spanking. However, it certainly excludes child abuse. The point is that parents must discipline children, and not just reason with them. Why? Because children are **not** “basically good”! All of us (including children) are prone to sin, because we were born with sinful natures.

Verse 16: *“He who oppresses the poor to increase his riches, and he who gives to the rich, will surely come to poverty.”* According to this proverb, there are two ways to get rich that will generally boomerang in God’s moral universe - robbing the poor, or trying to “buy off” the rich. Many people have tried both methods - and ended up in poverty.

The proverbs are wise advice for everyday living.

## Practical Application

### Stay out of debt!

Verse 7: *“The rich rules over the poor, and the borrower is servant to the lender.”* The Bible is not condoning these situations in this proverb. It’s simply telling it like it is in life.

And the Bible is not teaching here that it’s wrong to borrow. In fact, making good investments is wise. Borrowing to buy a home is generally a good investment, and it doesn’t put you in debt because the house has value. It could be sold to pay off the debt.

But be careful. Borrowing to buy depreciating items can put you into debt. And you’re never really free if you’re not debt-free. Wouldn’t you agree? So - stay out of debt!