

### Wisdom in Money

#### Proverbs 28:11-28

**Proverbs 28:11-28** - *"The rich man is wise in his own eyes, but the poor who has understanding searches him out.*

*When the righteous rejoice, there is great glory. but when the wicked arise, men hide themselves.*

*He who covers his sins will not prosper, but whoever confesses and forsakes them will have mercy.*

*Happy is the man who is always reverent, but he who hardens his heart will fall into calamity.*

*Like a roaring lion and a charging bear is a wicked ruler over poor people.*

*A ruler who lacks understanding is a great oppressor, but he who hates covetousness will prolong his days.*

*A man burdened with bloodshed will flee into a pit. Let no one help him.*

*Whoever walks blamelessly will be saved, but he who is perverse in his ways will suddenly fall.*

*He who tills his land will have plenty of bread, but he who follows frivolity will have poverty enough!*

*A faithful man will abound with blessings, but he who hastens to be rich will not go unpunished.*

*To show partiality is not good, because for a piece of bread a man will transgress.*

*A man with an evil eye hastens after riches, and does not consider that poverty will come upon him.*

*He who rebukes a man will find more favor afterward than he who flatters with the tongue.*

*Whoever robs his father or his mother and says "It is no transgression" is companion to a destroyer.*

*He who has a proud heart stirs up strife, but he who trusts in the LORD will be prospered.*

*He who trusts in his own heart is a fool, but whoever walks wisely will be delivered.*

*He who gives to the poor will not lack, but he who hides his eyes will have many curses.*

*When the wicked arise, men hide themselves, but when they perish, the righteous increase."*

#### Background Notes

For background notes, let's consider verse 12 and a couple of Old Testament accounts that illustrate the truth of this proverb. *"When the righteous rejoice, there is great glory, but when the wicked arise, men hide themselves."*

When righteous rulers come to power, godly people rejoice. Righteousness exalts a nation (Proverbs 14:34). But when wicked leaders rise to power, watch out! Peace and safety cannot be taken for granted. It's a good idea to lie low and hide for protection. When wicked King Ahab and Queen Jezebel came to power in Israel, godly prophets hid (1 Kings 18). And when wicked Queen Athaliah usurped power in Judah, the rightful king, Joash, was hidden for six years to protect him from this evil ruler (2 Kings 11).

So this proverb is true in a couple of Old Testament accounts, and it's still true today. During times of persecution, it's wrong to compromise in the faith, but it's not wrong to hide! The Lord calls some Christians to be martyrs, but we don't try to get ourselves killed. Persecuted believers are wise to go into hiding and meet in secret. Jesus hid when the wicked

religious rulers turned against him and tried to kill Him. “*Jesus... departed and was hidden from them*” (John 12:36). Until it was the appointed time for our Lord to go to the cross, He practiced the general truth of Proverbs 28:12.

## Doctrinal Point

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

**Verse 11:** “*The rich man is wise in his own eyes, but the poor who has understanding searches him out.*” Rich people may wear many masks and even deceive themselves with their own masks, but anyone with common sense and discernment can see right through these hypocrites. Did you ever notice how quickly average citizens can discern the masks of rich politicians who have hidden agendas?

**Verse 13:** “*He who covers his sins will not prosper, but whoever confesses and forsakes them will have mercy.*” Speaking of politicians with hidden agendas, how often have we seen the first part of verse 13 played out before our eyes: “*He who covers his sins will not prosper.*” Covering up sin by denial, or shifting the blame, or redefining the wrong is still sin in God’s eyes. Confession, not cover up, is the right way to proceed - not only for crooked politicians, but for all of us. We see this in the second half of verse 13: “*But whoever confesses and forsakes them (sins) will have mercy.*”

King David found this to be true after his great sins (2 Samuel 12), and in God’s family we will find the same is true. “*If we confess our sins, He is faithful and just to forgive us our sins and to cleanse us from all unrighteousness*” (1 John 1:9). Notice, by the way, in Proverbs 28:13 that **forsaking** the sin is a vital part of **true confession** of the sin.

**Verse 14:** “*Happy is the man who is always reverent, but he who hardens his heart will fall into calamity.*” Don’t let your conscience become hardened against sin. It will lead to further trouble. But if you maintain a tender conscience and fear sin and its consequences, you will be blessed. Secular media and the culture around us harden us to sin. They cause us to lose our sensitivity to sin. So be warned!

**Verse 15:** “*Like a roaring lion and a charging bear is a wicked ruler over poor people.*” This is not the only place in the Bible where wicked rulers are likened to beasts: read Daniel 7-8 and Revelation 13. Ungodly tyrants are not cute, like kittens and puppies! They’re like roaring lions and rushing bears. Lions and bears do not make good domestic pets. Ungodly rulers don’t aim to help. Their aim is to gain power over the poor.

**Verse 16:** “*A ruler who lacks understanding is a great oppressor, but he who hates covetousness will prolong his days.*” It’s generally true that honest rulers who do what’s right will enjoy better and longer reigns than tyrants, who lack understanding about how to lead and rule people.

**Verse 17:** *“A man burdened with bloodshed will flee into a pit. Let no one help him.”* The Bible teaches that murder is punishable by death: *“Whoever sheds man’s blood, by man his blood shall be shed” (Genesis 9:6).* We should not interfere with justice or prevent the law from taking its rightful course.

**Verse 18:** *“Whoever walks blamelessly will be saved, but he who is perverse in his ways will suddenly fall.”* This proverb is not talking about eternal salvation. And *“blameless”* here does not mean *“sinless.”* It means walking with integrity and doing what’s right. That’s the key to avoiding the pitfalls and snares of life, in which the ungodly are suddenly trapped.

**Verse 19:** *“He who tills his land will have plenty of bread, but he who follows frivolity will have poverty enough!”* Following empty pursuits or chasing fantasies is the idea here. Instead of hard work, a person’s get-rich-quick schemes will usually end up as merely pipe dreams. Is there anyone here who has learned the truth of this proverb the hard way?

**Verse 20:** *“A faithful man will abound with blessings, but he who hastens to be rich will not go unpunished.”* In the context, this proverb says if you’re faithful in how you use your money, you will be blessed. But if you’re involved in some kind of get-rich-quick scheme, there’s a good chance you’re involved in dishonest dealings. And God’s Word says that you will not go unpunished.

**Verse 21:** *“To show partiality is not good, because for a piece of bread a man will transgress.”* Some people can be bribed for something as small as a piece of bread. What’s your price? Would you show favoritism to someone who could lower your real estate taxes? Would you water down your doctrine a little bit for someone who could make a large contribution to your church or ministry? We’re not to show partiality - in any area!

**Verse 22:** *“A man with an evil eye hastens after riches, and does not consider that poverty will come upon him.”* The *“evil eye”* is a selfish eye. Running after money will lead to poverty of soul, and in many cases, to poverty of possessions as well. *“Those who desire to be rich fall into temptation and snares, and into many foolish and harmful lusts that drown men in destruction and perdition” (1 Timothy 6:9).*

**Verse 23:** *“He who rebukes a man will find more favor afterward than he who flatters with the tongue.”* It’s a lot easier to flatter a person than to rebuke a person, but a proper rebuke given in the proper way is important. It may bring about good results in the long run.

**Verse 25:** *“He who has a proud heart stirs up strife, but he who trusts in the LORD will be prospered.”* Proud people often despise others. No wonder strife is a result! Peace, blessing and true prosperity come to those who humbly trust in the Lord and are content with His provision.

**Verse 26:** *“He who trusts in his own heart is a fool, but whoever walks wisely will be delivered.”* One commentator said, “Trusting in yourself is like casting your anchor inside the boat!” How foolish is that? If you walk in wisdom, looking to the Lord for direction and listening to godly wisdom that He provides, you’ll be delivered from the pitfalls in life.

**Verse 27:** *“He who gives to the poor will not lack, but he who hides his eyes will have many curses.”* If you’re willing to give to those in need, you’ll be blessed. And you’ll always have something to give. But if you’re not willing to help those in need, you’ll reap what you sow. God has designed His moral universe this way, and you can’t beat the system.

**Verse 28:** *“When the wicked arise, men hide themselves, but when they perish, the righteous increase.”* When wicked people are in power, righteous people are suppressed and must lie low. But when the wicked are removed, the righteous can flourish. How important it is to pray for government leaders, that they would be men and women who uphold biblical values and standards.

The proverbs are wise advice for everyday living.

## Practical Application

### Don’t cover up sin with euphemisms.

**Verse 24:** *“Whoever robs his father or his mother, and says, “It is no transgression” is companion to a destroyer.”*

A euphemism is a more pleasant expression that’s used in place of an unpleasant or offensive expression. Euphemisms can be used to cover up sin, and that’s exactly what’s going on in verse 24. The man who has robbed his parents is covering it up with euphemisms like, “I didn’t rob them; it’s my inheritance.” Or “My parents have plenty of money; they don’t need it as much as I do.” Or “I just borrowed from them.” All of these statements may be true, but too often they’re euphemisms for covering up the sin of theft. God’s Word says this person is just as much a sinner as a destructive person.

We’re very adept at masking sin with euphemisms. “An affair” and “an alternative lifestyle” are euphemisms. Don’t cover up sin with euphemisms.