It has been said, if one wants to understand the true heart of anyone, simply examine their checkbook. The idea is simple: a person's priorities are fully exposed by the manner in which they manage their resources.

In early civilizations, before the use of money as an exchange, people spent virtually every waking moment working diligently to fill their own basic needs of food, clothing, and shelter. People traded things that they considered of value to meet those needs they could not provide themselves. This form of exchange continued until today when very few people work to fill their own basic needs, but instead perform some vocation for which they are paid an income that they subsequently exchange to meet those needs.

Money is now engaged in some form in virtually everything we touch. We purchase our food, our clothing, and our homes. Those who have worked hard to obtain work that provides a moderate to high income find that, once their basic needs are met, there is plenty of money left over that can be exchanged for things they want: nice furnishings and clothes, nice cars, the big house, etc.

In today's culture, whether we have enough money to meet our needs is predicated on two things: how much we earn through engagement in a vocation, and the wisdom we demonstrate in how we exchange those earnings.

As we observe the world around us, there is no shortage of examples of how people have found great financial success, while others find themselves in poverty. This was no different in the time of King Solomon, who had much to share in his teaching concerning wise financial choices. We will find that success comes from understanding the true value of finances, understanding the value of honest gain, and understanding the value of honoring God in our finances. This was Solomon's formula for financial success.
UNDERSTAND THE TRUE VALUE OF FINANCES

Proverbs 16:16. *How much better is it to get wisdom than gold! Yea, to get understanding is rather to be chosen than silver.*

May people seem to demonstrate that they believe that money is the most important thing in their lives. I have worked side-by-side with extremely wealthy men who, to the person worked with obsession to increase that wealth, and by so doing sacrificed virtually everything else in life. They lost their families, their friends outside of the work environment, and demonstrated no faith in their lives. They referred to me as a fool when I chose not to join them in their enterprise. I could only attempt to communicate to them that there are more important things in life than a number at the bottom of a ledger sheet. They did not understand. I left. They died young, still in their designer suits, from years of stress, leaving their wealth behind for someone else to ensnare.

Money is simply a tool to be taken out of the tool box when needed to accomplish an important task or purpose. Understanding what in life is truly of value can help us place our opinion of the value of money in proper perspective.

First, Solomon states that the appropriation of wisdom and understanding is far more important than the appropriation of wealth. The appropriate management of what we have been given requires wisdom and understanding, for "a fool and his money are soon parted."¹ Where money can serve to bring some form of material gain into our lives, wisdom and understanding shape the very nature of our lives, bringing into it virtually everything else.

One way of illustrating that something is far greater than money is to demonstrate that it cannot be bought. Wisdom cannot be purchased with all of the gold in the world, and neither can understanding. That is, I cannot write a check for millions of dollars and exchange it for wisdom, nor can I exchange it for understanding.

Proverbs 22:1-2. *A good name is rather to be chosen than great riches, And loving favor rather than silver and gold. ²The rich and the poor meet together: Jehovah is the maker of them all.*

Just as wisdom and understanding are far more valuable than money, so is integrity and trust. A "good name" cannot be purchased by writing a check.

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Character and integrity are nurtured and gained through the demonstration of obedience, faithfulness, and honesty. The "loving favor" in this passage refers to one finding loving favor in the LORD. All of the money in the world cannot purchase the love and favor of God. However, obedience, faithfulness, and honesty go a long way to accomplish this when they are exercised in faith.

Finally, Solomon notes that all people are created by God, and He favors all without any regard to the quantity of their possessions. Every individual is more important to the LORD than any amount of earthly treasure. A soul cannot be purchased.

When we have a wise understanding of the part that money plays in our daily lives, we find that it actually impacts very little of what is truly important. John Wilson Lennon and Paul James McCartney illustrated this concept to the world when they wrote and performed the lyrics, "I don't care too much for money, 'Cause money can't buy me love."²

**Proverbs 23:4-5.** *Weary not thyself to be rich; Cease from thine own wisdom.* ⁵*Wilt thou set thine eyes upon that which is not? For riches certainly make themselves wings, Like an eagle that flieth toward heaven.*

Without a proper understanding of the true value of money, one can find themselves in bondage to its appropriation. Solomon refers to the consequence of relying only on our own wisdom when we approach the subject of finances. Our own wisdom will be self-centered, or self-serving. Virtually everyone dreams of what it would like to be rich, but Solomon warns us not to be wearied in our efforts to reach that dream. We are wearied from those things in this world that have authority and power over us. We find a form of bondage in this form of wearying.

There are at least two ways we can find ourselves in bondage to wealth. The first is demonstrated by those rich colleagues I referred to above. Their greed was every much a ball and chain that they carried as a physical one would be as it prevented them from experiencing real life. They were in bondage to their greed and never rose above it. These were people who were in bondage to their wealth. They "set their eyes" upon the ledger sheet thinking "that which is not," thinking that somehow the growth of that bottom-line figure would bring them something worth their efforts. All it brought them was an early grave, and they never really

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realized the true potential that their wealth had to serve them. Instead they served their wealth. Their wealth had authority over them rather than their having authority over their wealth.

A second form of bondage is to have such a great desire for possessions that we borrow money in order to obtain them, and our payments on those loans take authority over us as they demand payment of funds that would be more appropriately exchanged elsewhere. Likewise, just as the unwise wealthy find themselves in bondage to their wealth, the unwise borrowers find themselves in bondage to those loans. They "set their eyes" upon the things that the loans would purchase thinking "that which is not," thinking that somehow what they gain from what they purchased would bring them something worth the effort of repayment. All it brought them was stress, and they never really realized the true potential that what they did possess had to serve them. Instead they are in bondage to loan payments. By excessive borrowing, possessions were given authority over them rather than them having authority over their possessions.

Such wealth is fleeting. The quality of life for those who experience each of these forms of bondage is dramatically diminished by their greed and desire. Yet, the things they so strongly desire are fleeting, and only for a moment. The investor can see his entire portfolio decimated by circumstances. The borrower can lose all in a foreclosure. All our amassed possessions can be gone in an instant through fire, theft, or cataclysm. Our need for those possessions can also be dramatically diminished by a life event such as cancer or stroke.

Proverbs 28:20. A faithful man shall abound with blessings; But he that maketh haste to be rich shall not be unpunished.

When Solomon refers to a "faithful man" he is writing of one who is faithful to the LORD and seeking His wisdom concerning his choices. It is this person who will abound in blessings that include many things other than gold. The faithful one who is not in bondage to the things of this world is free, and is at peace. The faithful one spends his efforts in developing his relationship with the LORD and nurturing his relationships with others. His love relationship with God is reflected in his love for others. To this person, money is of little importance, and in seeking the LORD for wisdom, he is able to use it wisely to meet his needs and the needs of those around him in a way that is faithful to the LORD. He that seeks the things of the LORD will find them, and will be given the fruits thereof.
Solomon illustrates a dramatic contrast in the one who serves wealth rather than serving the LORD. He will find the pursuit of wealth to be a hard taskmaster, one that can provide nothing that is found in the LORD, only that which is found in the earth, an earth that has placed itself under the lord of death. He that seeks the things of this world will find them, and will be given the fruits thereof.

Proverbs 30:7-9. Two things have I asked of thee; Deny me them not before I die: 8 Remove far from me falsehood and lies; Give me neither poverty nor riches; Feed me with the food that is needful for me: 9 Lest I be full, and deny thee, and say, Who is Jehovah? Or lest I be poor, and steal, And use profanely the name of my God.

Solomon speaks to the value of balance when approaching the subject of wealth. It is possible, if not likely, that these words were penned before Solomon attained great wealth. He understood the power that wealth has to diminish the quality of one’s life, and particularly to diminish the quality of one’s relationship with God. Jesus taught this same message when He said that it is easier for a "camel to go through the eye of a needle than it is for a rich man to enter the kingdom of God." This is because of the self-sufficiency that one finds in wealth. None of the rich colleagues I mentioned earlier were men of faith, and they simply could not understand my counsel.

Likewise, one who is in destitute poverty is in need, and that need can become a significant stressor that comes between them and their relationship with the LORD.

Because of this, Solomon suggests that we seek neither riches, nor poverty, but be given a place somewhere in between where our needs are met without undue stress and our relationship with the LORD and with others is not diminished.

UNDERSTAND THE TRUE VALUE OF HONEST GAIN

Understanding that there are many things in life that are far more important than possessions, wisdom still teaches that we are responsible to work to provide for the basic needs of ourselves and those to whom we are responsible for meeting those needs. Solomon speaks to proper motivation for attaining wealth.

3 Matthew 19:24; Mark 10:25.
Proverbs 13:11. *Wealth gotten by vanity shall be diminished; But he that gathereth by labor shall have increase.*

It would seem that much of this contemporary society has become obsessed with obtaining great wealth without contributing to its attainment. People in America now spend more on lottery tickets than they do on State and Federal taxes. In fact, six states garner more income from their lotteries than they do in corporate taxes.\(^4\) The percentage of household income spent on lottery tickets is inversely proportional to household income. That is, the poorer the buyer, the more of his money he spends on the lottery.\(^5\) It has been stated that the lottery is a "insidious, voluntary tax on the poor and foolish"\(^6\) When the State lottery was being considered by North Carolina, a news reporter interviewed North Carolinians who crossed the border into South Carolina to purchase Powerball tickets. One gentleman bragged on how he had just spent over two hundred dollars on tickets. I doubt that he was amazed that he did not win.

"Get rich quick" schemes are the mark of extremely unwise financial thinking. With the government always paying out only 40% to 50% of lottery purchases,\(^7\) taking part in this program guarantees losses of an average of 50% to 60% for chronic purchasers.

Most people purchase these in hopes that they will win the big prize. Of course, the odds of winning are stacked astronomically against the player. Furthermore, those few who do win have one thing in common: virtually all of them end up losing it all and regret ever winning it.\(^8\) The reason for crashing following a win is simple: people who do not have the wisdom or resources to obtain wealth do not have the wisdom or resources to manage it.

One of the cruelest lotteries has been sponsored by Sears and demonstrated in their program, "Extreme Makeover: Home Edition." This program feeds upon this same form of vain desire when they give lavish and expensive homes to those who cannot afford them. The people are stunned to tears when their new home is "revealed" to them, and the producers hope that the audience will cry with them,

\(^5\) Chicago Reporter (September, 2007).
\(^6\) Doolittle, Justin. (May 19, 2003). Powerball is an Insidious Tax On the Poor. *Daily Kos.*
\(^7\) Ibid, Bureau of the Census.
\(^8\) Pagliarini, Robert. (September 27, 2013). Why Lottery Winners Crash After a Big Win. *Forbes Magazine.*
and watch their commercials. The problem arises when the first tax bill comes. The people often do not have the resources to maintain the property, and soon lose it, finding themselves in a worse situation than they were in before Sears invaded their lives.

These are examples of "wealth gotten by vanity." That is, wealth obtained without working for it. Solomon notes the wisdom in obtaining wealth through wise planning, hard work, and faithfulness to the LORD. One who gains wealth in this manner has the resources to wisely manage it, and it will not slip through their fingers like dry sand.

*Proverbs 15:27.* He that is greedy of gain troubleth his own house; But he that hateth bribes shall live.

Likewise, another short-cut to the attainment of wealth is found in one who stoops to works of dishonesty in order to obtain it. When one chooses to go the route of dishonest gain, they are jumping out of the LORD's resourceful and protecting hand, and surrendering to the lord of this world. When one seeks the LORD, they will eschew any form of dishonest gain, and by so doing protect their house from the consequences of dishonesty. However, when one chooses to engage in the commerce of sin that characterizes ungodly living, they are inviting into their homes the consequences of being part of that culture.

*Proverbs 20:17.* Bread of falsehood is sweet to a man; But afterwards his mouth shall be filled with gravel.

Solomon promises us the inevitable: when one plays with fire, they will eventually get burned. One will eventually find no little trouble when they attain wealth through dishonest means. When one who is greedy attains a windfall through dishonest means, the receipt of that windfall can become quite a "rush," a sweet reward that is realized by very little effort. However, the sweetness of that reward will be replaced with sin's consequence. Solomon describes this like the replacement of candy with a mouthful of hard stones. All one accomplishes by biting on these is a mouthful of broken teeth that cannot be repaired. Sweetness is replaced by pain.

*Proverbs 21:6.* The getting of treasures by a lying tongue is a vapor driven to and fro by them that seek death.
One can also pursue wealth by simple dishonesty. Solomon describes the winnings of such wealth as a vapor, something that has little substance and is impossible to contain. Furthermore, since the wealth is obtained in the culture of this sinful world, it is also subject to it, so just as this vapor is attained by lies, it will be buffeted back and forth by others who are using the same means for gain.

Often the lies that are used to swindle others out of their wealth require continual defense with more lies in order to hold on to it. Such a web of lies falls over, top-heavy with its own weight of maintenance.

**Proverbs 22:16.** *He that oppresseth the poor to increase his gain, And he that giveth to the rich, shall come only to want.*

Finally, Solomon describes one who satiates their greed by taking from those who are the most defenseless: the poor. Those who administer injustice on the poor may find financial gain for their efforts, but the costs of those gains is tremendous. Such a pattern of sin will separate the thief from a relationship with God, one that will likely persist through the experience of death. If the individual does not find themselves in want on this side of death, they will find it on the other. Still, as already mentioned, one who is dallying in the schemes of this evil world becomes part of it, and as such is a target for the lord of death and all who share in one’s greed.

One who makes deals with the rich face a similar demise. The rich did not gain their wealth by giving it away. Schemes among thieves rarely profit both. When one places himself in bondage to the rich man, he faces his adversary’s godless and pitiless greed. The one who is already rich has mastered his skills of treachery, and the one who seeks his wealth will find himself made the fool.

**Proverbs 28:6,8,24.** *Better is the poor that walketh in his integrity, Than he that is perverse in his ways, though he be rich. He that augmenteth his substance by interest and increase, Gathereth it for him that hath pity on the poor. Whoso robbeth his father or his mother, and saith, It is no transgression, The same is the companion of a destroyer.*

Solomon, along with true people of faith, understand the value and resourceful power found in integrity. Wealth is relative. To the destitute poor, one who is lower middle class appears rich. To the rich, the middle class appear poor. Rich or poor,
quality of life is not truly found in possessions, but in relationships. When one walks in integrity, rich or poor, he is blessed by a strong network of loving and caring relationships that starts with one's relationship with God. One who lives a life of uncompromised integrity is free of the burden of guilt, and free from the fear of disclosure.

UNDERSTAND THE TRUE VALUE OF HONORING GOD

Proverbs 3:9-10. *Honor Jehovah with thy substance, And with the first-fruits of all thine increase: So shall thy barns be filled with plenty, And thy vats shall overflow with new wine.*

Solomon provides a direct imperative concerning wealth: Honor the LORD with it. Some may think that they honor the LORD by giving a little of it to the church or to a charity. This is a misunderstanding of what honor is.

1. First, we honor the LORD by acknowledging that everything we have that is good is a blessing from Him. God is not to be given authority over a small offering, but rather God is to be given authority over all we have. Everything that we have is a gift from God.

2. Since everything we have is a gift from God, we honor Him by managing all of it as stewards, not as owners. God is the owner, we are the steward. Every financial transaction made by a person of faith honors the LORD when it is brought under His authority. Every exchange can be made with prayerful consideration of God's purpose for us.

3. We honor God by demonstrating true generosity that comes from the sincere joy of being used of the LORD for His purpose in meeting the needs of others. A "tithe" is not a burden to a person of faith, but a joy that comes from the knowledge that one has been obedient to the LORD, ministering to those in need, and supporting His kingdom work on earth. We can do this through tithes, offerings, and gifts. Tithes are regular donations made to kingdom work. Offerings are systematic donations made to meet specific and often repeating needs as they arise, and are always given over and above a tithe. Gifts are spontaneous donations made to address a specific need.
The LORD promises a reward for sincere and Holy-Spirit led generosity: the means to exercise that gift. The LORD can entrust one who is faithful and generous with the resources to allow that individual to continue to be a part of His work.

Proverbs 11:28. *He that trusteth in his riches shall fall; But the righteous shall flourish as the green leaf.*

People who demonstrate greed and desire for wealth tend to share an opinion that they need more than they have in order to flourish. It is these that are putting their trust in their possessions as their source of sustenance. However, the LORD promises that those who place their trust in this world will ultimately find that world to be quite untrustworthy when their world comes crashing down, either on this side of death, or on the other side. Solomon reminds us to put our trust in God, and He will provide for our needs. One who's faith in God is sincere may not become rich, but the LORD does promise to meet the needs of the faithful, and with these met, the faithful individual is free to focus on the more important things in life.

Proverbs 16:8. *Better is a little, with righteousness, Than great revenues with injustice.*

This proverb is a form of a summary of each of these that we have observed thus far. The person who lives with very little, but does so with a sincere faith in God, can find contentment in what he has, and can find blessing in his relationship with God and with others. This person is far more blessed than the one who depends upon wealth that is attained by unjust means, the one who will experience the consequence of their faithlessness, the consequence for dancing with the devil.

Solomon's advice is clear: One is to first seek wisdom and spiritual understanding, to place their faith and trust in God and to trust Him to meet one's needs. A life that is submitted to God is a life of integrity that will not seek wealth through illicit means, but will find contentment in what the LORD has provided through both our own honest work and through the receipt of His spiritual blessings. It is then that we will find ourselves truly blessed.