

# Principles from Proverbs: A Biblical View of Wealth, Part 2

Introduction: In the previous lesson we reviewed both the limitations of wealth and some dangers inherent in wealth. However, the Bible does not represent material prosperity as negative. God's view of wealth is *balanced*, warning about the dangers but also highlighting the benefits. Biblically managed, material prosperity can be a tremendous blessing and ministry tool.

## I. The Benefits of Wealth

### A. Financial Security

***“The rich man’s wealth is his strong city: the destruction of the poor is their poverty.” (Proverbs 10:15)***

1. Wealth carefully set aside for a “rainy day” provides security against unforeseen financial pressures.
2. Saving even a small amount of one’s income provides a hedge against the inevitable unforeseen—car repairs, medical expenses, etc.
3. Dave Ramsey recommends everyone maintain a basic emergency fund of \$1,000.00. After one pays off all his debt, he recommends that everyone work toward a “fully funded” emergency fund consisting of 3-6 months of salary saved only for emergencies.
4. Poverty is a vicious cycle of destruction. Children inherit the legacy of poverty from their parents because they mirror their parents’ attitudes and actions regarding financial matters. Poor people don’t need more money; they need proper financial training and education.

### B. Independence and Influence

***“The rich ruleth over the poor, and the borrower is servant to the lender.” (Proverbs 22:7)***

1. As a general rule, wealthy people control others. Properly used, their wealth can bless and provide for others; but there is always an element of control.
2. Wealthy people are independent from some external control. However, wealthy people both build and maintain wealth by being their own tough boss.
3. Those who lend do not serve, they control. The loan department of a bank is not there to serve you; it’s there to control you and your money. Never get excited about being approved for a loan. Signing the papers is always slavery! (Only poor people get excited about credit approval. Again, it’s ultimately about attitude.)

### C. Friends (though not true friends)

***“Wealth maketh many friends; but the poor is separated from his neighbor.” (Proverbs 19:4)***

***“The poor is hated even of his own neighbor: but the rich hath many friends.”***  
***(Proverbs 14:20)***

1. While “friends” gained chiefly because of wealth are not true friends, they comprise a network of influence and service indispensable to the wealthy.
2. Wise men use their network of associations to build people, thereby increasing their own prosperity as a byproduct.
3. The poor, however, have neither resources nor abilities to gain prosperity. Therefore, the wealthy sometimes view them as a burden. (This view is not Scriptural, but it is a reality of life.)

## II. Character Qualities that Tend Toward Wealth

### A. A Right Relationship with God

***“Better is a little with the fear of the Lord than great treasure and trouble therewith.”*** ***(Proverbs 15:16)***

1. If forced to choose between the two, the fear of the Lord is always better than great treasure. Money is not the ultimate answer to life. However one can both fear the Lord and be prosperous.
2. It would be better to remain poor while maintaining one’s integrity than to sell out integrity for wealth gained through questionable business practices.

### B. Godly Wisdom

***“How much better is it to get wisdom than gold! And to get understanding rather to be chosen than silver!”*** ***(Proverbs 16:16)***

1. Wisdom is the attitude that leads to and maintains wealth. Remember, being wealthy begins with the right attitude toward money. Money without wisdom will not last long!
2. Wisdom is good when conventional vehicles of wealth fail. The wise man knows how to function prosperously in any economic climate.

### C. A Well-Ordered Home Life

***“Better is a dinner of herbs where love is, than a stalled ox and hatred therewith.”*** ***(Proverbs 15:17)***

1. A humble meal served with love is preferable to extravagance in an atmosphere of hatred.
2. Love and support at home will tend to prosper one’s vocation. A good home life allows the husband to concentrate on career success, thereby prospering the home. Love leads to prosperity; but love should never be traded for prosperity.

### D. A Good Reputation

***“A good name is rather to be chosen than great riches...”*** ***(Proverbs 22:1)***