

## Sermon 74, A Primer on Riches, Proverbs 22:1-9

**Proposition:** Riches have some value, but every facet of wisdom is better than they are.

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### Introduction

Dearly beloved congregation of our Lord Jesus Christ, we are approaching the end of this largest section of Proverbs, aptly titled in 10:1 “The proverbs of Solomon.” At over 12 chapters long, it is the largest single section of the book; some of the other sections are only a few verses long. If we were native Hebrew speakers, these aphorisms would easily stick in our mind; as English speakers, we have a harder time remembering them because the unique marriage of sound and sense is lost in translation. Nonetheless, the successful Christian life demands that you familiarize yourself with the Proverbs; they are indeed the instruction manual for making your way prosperous and having good success. I think we can attribute a huge amount of the disastrous decline we've witnessed in the modern church to the neglect of this book. Brothers and sisters, we need to know the discipline of wisdom. We need to be wise in our lifestyles. And in a country as wealthy as ours, we especially need to be wise about how we handle money. Now, there are lots of financial gurus out there, both in the Christian world and in the secular world. But I daresay that few of them would present the truths that we're going to hear this evening. After all, our passage begins and ends by relativizing wealth, and it doesn't even mention wealth in the middle, instead privileging education in the right way as superior to wealth. Yes, you heard that right: In a passage that's clearly about wealth, the opening verse tells us that wealth is not as good as reputation, the middle tells us that wealth is not as good as the right path, and the end tells us that generosity is the best way to handle wealth. Ultimately, what I

hope to show you tonight is that riches have some value, but every facet of wisdom is better than they are.

### **I. The Way to Wealth, vv. 1-4**

Because our passage is centered on the concept of the way we should go, I've headed all three sections of today's sermon with the keyword "way." The first four verses of our passage wind up by telling us the way to wealth, so we'll look at these verses under that heading.

#### **A. What's Better than Riches: A Good Name, v. 1**

The first thing to know about the way to wealth is that wealth is a side effect. Wealth should never be your final goal! If your life is all about accumulating, then you've missed the point. While I'm at it, let me add that you should not merely think of wealth as bank accounts, IRAs, stocks, and bonds. Wealth can also be in the form of real estate, vehicles, and even household goods and toys. It can also — and here's something we rarely think of — be lodged not in expensive things, but in cheap ones. You may feel wealthy because you sleep on silk sheets that cost \$400. But you may also feel wealthy because you sleep on used polyester sheets that cost you 50 cents at the thrift store. That is, to some people wealth means having the nicest possible, newest and best items. But to others, wealth means scoring incredible deals. Either way, whatever represents wealth to you, a good name is more valuable than that.

Yes, that's right. If you can make money, but only do it at the cost of your reputation, the choice should be obvious. After all, your brand, as the marketing gurus call it, is more important than your cash reserves. If people trust you, think well of your work, and have a high respect for you, you're not going to lack for money. You will be able to find the jobs that will reward you financially for your good name. In short, a good name produces wealth, and not vice versa.

But though we all know it, sometimes it's hard to remember. Riches are awfully attractive. Solomon, though, is telling us that relationships are more important than riches. When he says to pick "loving favor" over silver and gold, what is he saying? That to be liked, to be picked, to be wanted, is more important than getting silver and gold. To be loved is better than to be rich!

Do you actually believe that? If you do, then you are happiest creature alive. After all, the message of the gospel is that God loves you in His Son. If you are united to Christ by faith, you are God's beloved child. You are the son who's being called to wisdom in the pages of the book of Proverbs. And what that means, then, is that you have something better than wealth. You have loving favor.

This good news should translate into how you live your life. That is, the gospel needs to affect your day-to-day activity. It's a classic example, but the reason it's classic is because it resonates at some level with every working man. Men, you're called to care for your family. You and I do that by going out and working hard so that our kids can have food and our wives can have Suburbans. And then, we come home at night too tired to do anything except sit in front of the television and fall asleep by 7:30 PM. Meanwhile, the kids think, "Well, I wish I could get to know Dad." And your wife thinks, "Well, I wish I had a husband who would talk to me."

(I get it! I know that this is not how the men in this church behave, and I thank God for it. I've been in your homes, and the television is not front and center in them. When I visit, the TV stays off. I know you read the Bible with your families, pray with your children, spend quantity time with your wives. And I praise God for it. But I'm addressing the cultural stereotype here.)

Why do you do it, men? Why work yourself into exhaustion? Because that's how you love your family, right? Because they need money and my work creates the wealth they need in order to have the things I think my family ought to have. We don't drive 20-year-old cars; we drive 3-year-old cars. We don't send our kids to public school; we send them to private school. (There are good reasons besides status for this one, of course, but you get my drift.) We don't eat chicken, we eat steak — or even better, we eat out 6-10 times a week. My kids get new athletic equipment. And on and on and on.

But what is this proverb saying? It's saying that loving favor is better than those things. You know what your kid wants more than a brand-new bat or mitt? He wants his daddy to spend some time with him, to show him love and favor. You know what your wife wants more than a tricked-out Tahoe? She wants a husband who listens to her and cares for her emotionally and physically.

Men, show some loving favor. Silver and gold are good. But loving favor is better. That's the message here. The strength to heed this message comes from looking to Jesus, the wise son par excellence, who left the riches of Heaven in order to show us loving favor by dying on the cross. He calls us to exercise His wisdom, and to imitate His example by loving our biological families and our church families.

### **B. What's Prior to Riches: Yahweh the Creator, v. 2**

Well, the second point Solomon makes about the way to riches is that logically prior to riches stands God as Creator. Rich and poor meet together. That is, they encounter each other in everyday life. Perhaps you're poor and the rich person is your boss. Perhaps you're rich and the poor person comes into your courtroom, or into your squad car, or into your classroom. Anyway, the point is that whatever commonality rich and poor have, wherever and however they meet, behind it all stands the Creator God who made them both. Prior to you being rich or poor was you being you — and you were made to be you by God Himself.

Do you think of God as Creator? Do you primarily think of yourself in creational categories, or in human social categories? Human social categories are not necessarily wrong or evil (some are, of course — categories like “nigger” or “bastard” or “retard”), but they are limited. They are not full accounts of what you are — whereas “human,” “creature,” “man,” “woman,” the creational categories into which God has placed you, fully account for the totality of what you are.

So prior to wealth and the alleged independence it brings stands a deeper and insurmountable dependence — the dependence of being a creature.

### **C. What Depletes Riches: Naivety, v. 3**

Well, with those two points (that Yahweh made you before He made you rich and that wealth is less important than relationships) out of the way, Solomon proceeds to a caution about what depletes riches. This is naivety, simplicity in the bad sense. The prudent man foresees evil and hides himself; the callow walks into it and ends up “paying the penalty,” as the NIV has it. The Hebrew word is literally “gets fined.” The simpleton pays a fine because he was oblivious to the risk he was running. In broader terms, a financial penalty is often the consequence of a persistent inability to see the obvious.

On the upside and on the downside, this proverb is merely understating the reality. Genuine prudence yields a near-uncanny ability to read the future and prepare accordingly. Lack thereof leads to financial loss, possibly through getting fined. Indeed, for our times perhaps a good example is the story one of you related to me about how you were on jury duty one time in our fair city. The accused stood up; he was alleged to have been in possession of marijuana. He pled that he was not. But then, in the course of questioning, he admitted that he had indeed possessed marijuana, but that it was in the pocket of his other jeans, the ones he had not planned to be wearing at the time when his car was pulled over. His lack of foresight cost him heavily; his naivete led to punishment.

Brothers and sisters, ignorance and folly of this kind will cost you dear. Don't do it!

### **D. What Produces Riches: Humility, v. 4**

And finally, with those three cautions in mind, Solomon reveals what the real way to wealth is: It is the humility which is the fear of the LORD. How do you gain the good name that leads to wealth? How do you get the prudence that allows you to see the future? By walking in the humility that recognizes yourself as a creature of the living God. To fear God — that is, to make your decisions based on an overwhelming sense of His glory and power and dynamic activity — is the same thing as humility. We will talk about this more next week; in my opinion, this verse is the key verse in Proverbs. It puts the theology of the whole book neatly into a single sentence. Indeed, if you're going to memorize one key verse from this book, let it be this one. “Trust in the Lord with all your heart” is a more famous verse; so is the verse two verses after this, “Train up a child.” But my money is on Proverbs 22:4 as the very best summary of the whole book. It teaches, unambiguously and forthrightly, that the spiritual practice of fearing God results in overwhelming blessing and that this blessing is not just spiritual, but quite physical too. Yes, the fear of God leads to the spiritual blessing of life. As we know, that's the most important blessing because without it, the other blessings are meaningless. To have riches without life is to be like the rich man who demanded to be buried with all his money. His lawyer came to the wake, looked at the open casket in which the dead man was nearly buried under stacks of \$100 bills, and calmly wrote a check for the full amount of the estate. Then he removed all the cash from the casket, threw it in his suitcase, and set the check on the dead man's chest before walking out the door of the funeral home. Brothers and sisters, riches are worthless without life! But with the spiritual-physical blessing of life, riches and honor are incredibly valuable. The point, though, is

that riches are the product of the Christian life that's referred to in the OT as "fearing God." Where do riches come from? They come from humility. Again, we'll talk more about this next week, but for now, recognize that this verse is not teaching salvation by works. As we will see next week, the very concept of humility involves faith and trust, the recognition that "I am incapable of saving myself." Yes, the verse clearly says "Be humble and the result will be riches, honor, and life." And indeed, brothers and sisters, the truth of the matter is that you will never have life in Christ without the humility to ask Him for it and trust Him to give it to you. If you are proud, if you think you're saving yourself and that your riches and honor are proof that you have life, then you don't have life at all. Without humility and the relationship with God that's termed "fear of the LORD," you will not be saved. You will not be resurrected from spiritual death — or, better, you have not been resurrected from spiritual death.

So brothers and sisters, do you want the blessings Proverbs promises to the wise son? Then walk in the humility which is the fear of God. Stop pretending to be a good person — a good enough person that you don't need salvation. Admit your sins. Confess them. That is the first step on the road to humility, and the ultimate destination of that road is El Dorado, or what the rest of the Bible calls Heaven — a place of unlimited wealth where there is no such thing as scarcity. We cannot even imagine what that really means.

Bruce Waltke, one of my favorite commentators on this book, has an article titled "Does Proverbs Promise Too Much?" His answer: Not at all. Proverbs, in one sense, undersells the greatness of the promises that are more fully expounded in the NT. What we think of (wrongly) as relatively quotidian blessings — riches, honor, and life — are not to be taken as simply what we call earthly fortune, fame, and fulfillment. When you hear "riches, honor, and life," you need to think of all those things turned up to maximum. We're talking about the most unlimited wealth imaginable, the kind of thing that would make owning the entire Earth or the entire Solar System look shabby and pathetic. We're talking about the difference in value between a dollar store toy and a mansion in Jackson Hole, Wyoming. What passes as "wealth" on earth is a pathetic analogue to the ultimate kind of wealth that's in view in this verse of Proverbs. Same for the honor, the glory that will belong to the children of God. What we call fame, the greatest honor that can attend a human being — perhaps what George Washington and Abraham Lincoln have among American heroes, or what Martin Luther or Julius Caesar have among Europeans — brothers and sisters, this kind of fame and honor is nothing to the glory that shall be revealed in us. And as for the life that's being talked about here, again, we're not talking about a mere prolongation of existence. We're talking about Life with a capital L. We're talking about the divine life that God has shared with us in Jesus Christ through the power of His Holy Spirit, the Lord and Giver of Life.

So what's the way to wealth? The way to wealth is to walk humbly with your God. That's the message of this verse, which, I'm persuaded, is the message of all of Proverbs.

## **II. The Way to Go, vv. 5-6**

But Solomon doesn't merely present this way, this path of life, as the way to wealth. Indeed, at the center of this section of Proverbs all mention of wealth is dropped; instead, the sage focuses on the way. This way is identified as "the way he should go," the way from which one will never depart. What way is that? Though some have tried to argue that it's simply the ways of Ancient Israelite culture and that Solomon is saying that if you train your child to be a good citizen in your culture he will always be that kind of good citizen, that doesn't fit with verse 5's reference to the evil way and verse 6's reference to the way a child *should* go. Solomon is not saying that a well-raised child will never move to a different culture; he is saying that a child started down the right path will stay on it.

### **A. Not the Thorny Way**

First of all, though, the way is described negatively, in terms of its opposite. This is the path of death, the path of the crooked (or as we would say, the crook). The path of the crook is full of thorns and traps. Try as he might, he will get stabbed. He will get hurt. He will get caught. That's the path of death. For example, as I teach *Romeo and Juliet* to ninth-graders every year, we talk about how the drama ends with teen suicide. Why does one of Shakespeare's most famous plays end this way? Because the title characters started off down the path of death by breaking the fifth commandment and dishonoring their parents. Their whole relationship is based on dishonoring their parents. And that's why the play ends the way it does: You can't find life by following the path of death! That's why happy endings that some have added are unconvincing. Romeo and Juliet are following the way of the perverse, and they run into the thorns and eventually fall into the trap and die.

This is the way God says not to go. Forget about wealth alone; if you want to live, don't walk down the path of folly!

### **B. The Guarded Way**

The person who guards his way stays far away from those perverse ways. He purposely and deliberately sets up his life in such a way that he doesn't go down the path of perversity. He doesn't go to nightclubs. He doesn't get a Tinder profile. He doesn't steal from the company and thus put himself in a position where he will need to lie. He doesn't conceal his own sin from those whom it affects most. Positively speaking, the path of life leads away from these things. It leads to riches, honor, and life. But it is a guarded way. That is, it's a way that isn't just going to happen. It's a way that will require massive investment and preservation. Have you ever seen a Brinks armored car? It's built a little differently than a regular box van. The Christian life is going to need investment in that kind of armor if it's going to prosper. If you want to end up at riches, honor, and life, you need to guard your way from sin.

### **C. The Dedicated Way**

And that, in turn, brings us to one of the most controversial and guilt-inducing verses in the entire book. Certainly all of you know it word-for-word. It asserts that a child whose way is dedicated to God at the beginning — "started off" correctly, as the NIV has it — will not turn

from it when he's old. Of course, all of us know children who seemingly were well-raised, whose brothers and sisters are walking with Christ, who are not believers and may even be actively hostile toward the faith. Their parents will say "I don't know what's different; I raised Jake and Sarah the same. One is walking with Jesus and the other isn't."

So how in the world can this verse be true? One answer is that no parent starts children off right. We all have massive failings as parents, and if we're halfway decent parents, no one (except perhaps our mothers-in-law) is more aware of our failings than we are. And so, though it's true that a perfectly started child would never depart from the path of life, none of us start children perfectly and so the fact that any child is saved is God's gracious gift.

Another answer is that this verse is generally true: most of the time, a child started off right will go right for the rest of his life. It's a proverb, not a promise — that's the refrain, largely sung by parents whose children, or the children of whose friends, have definitely departed from the right way.

A third answer is that this verse tells the truth, but is not everything that could be said. In this regard, the words of God Himself in Isaiah chapter 1 stand out very boldly: "Hear, O heavens, and give ear, O earth! For the LORD has spoken: "I have nourished and brought up children, And they have rebelled against Me" (Isa 1:2 NKJ). That's right: Almighty God Himself says here that He, the perfect parent, has seen His children rebel and walk away. What more could God have done for Israel than He did? And yet they rebelled.

My final answer is that the verse is perfectly accurate, but that it doesn't in any way guarantee that your child or mine will definitely walk with God. Again, the first word is definitively *not* "train up" or "teach." It means "dedicate." This is a word that refers to the beginning of something. I think the NIV has captured the meaning exactly (except for its absurd gender-neutral distortion of the text): "Start children off on the way they should go, and even when they are old they will not turn from it" (Pro 22:6 NIV).

Did you get that? If you start your child down the path of life, he will infallibly end up at the destination to which it leads — that is, he will certainly attain to eternal life with God. But how do you know whether your child is actually on that path? Put another way, how can you be certain your child is saved? The answer is that you can't. You will know for sure when you see him in Heaven. Until then, apostasy is and remains a real possibility. Someone who's really saved, who's really on the path, will not turn off it even in old age. No matter how long you give 'em, they will not turn off the path. But is any particular child really started off on the path of life? Or is he on a similar-looking path whose border is thorns and whose end is a death-trap? Parents, we don't know! If your child is saved, then he's saved. But if he's not yet saved, he can still be lost. What does this passage tell us to do? To make every effort to start off children rightly and then to pray like Heaven that God would lead them onto the path of life. Then, and only then, will they remain on the path of life for a lifetime. Without God saving them and placing them on the path of life, they will not succeed in attaining riches, honor, and life. They

will fail at the last. But if they are really started off on the right way, then by the grace of God they will follow that path to its destination.

So what's more important than wealth? The right path, the path of life.

### III. **The Way to Blessing, vv. 7-9**

That path, brothers and sisters, is the path of blessing. What does that path look like? It looks like the path of generosity. Yes, riches are powerful. But the way to blessing is to use their power for good. To use it for evil is to weaken them and ultimately nullify them. That's the movement of these three verses. The way to blessing, we might say, the way that a wise son on the path of life uses wealth, leads through the power of riches to the weakness of evil to the superiority of generosity.

#### A. **The Power of Riches, v. 7**

First, we see the power of riches. The sage doesn't comment on this situation; he just mentions it. He might as well have added "I'm just saying." The rich rules over the poor, and the borrower is the lender's slave. Folks, I have a mortgage, and it's perfectly true. I work half the month to pay Wells Fargo for my house. If I don't, they'll throw me out in the street. In our late capitalist economy, the power of money to make people slave for it is only too apparent.

#### B. **The Weakness of Wickedness, v. 8**

Yet wealth cannot make the wicked powerful forever. If you sow injustice, you'll reap disaster. This is simply a different way of saying what we heard in ch. 10: Treasures of wickedness profit nothing. No amount of money can save you from death. That's final. The rod you use in pride will be broken. Wickedness is weak! Evil is weak! It looks so imposing, but its destruction will be completely overwhelming.

Thus, we can think of the imposing war machine of Nazi Germany and contrast it with Adolf Hitler shooting himself in the head, unable to face the consequences of his actions. His evil appeared so imposing, but it died with a whimper. Evil is weak!

#### C. **The Generosity that's Better than Riches, vv. 8-9**

But generosity is powerful. It's more powerful than the wealth rules over the poor because it shares its bread with the poor. Honestly, if you think of it this way, who will you do more for: the IRS that demands your money whether you have it or not even though they take in trillions in revenue, or the friend who gives you food and a couch to crash on when you're flat broke? Who do you care about more?

Brothers and sisters, once again, the ultimate example of this is the Wise Son, our Lord Jesus Christ. He left Heaven's riches in order to share His body with us as bread. He came to the poor and give them His wealth. And He is blessed by hundreds of millions of people gathered all over the world this morning to sing His praise. His generosity in dying for us has been far greater than the glory and power He had as the Son of God living in Heaven with wealth untold!

So start your child off right. Start him off in the way of the wise son, the way that leads through death, even the painful death of the cross, to life. Show him the truth that wisdom is



better than wealth. Show it by giving yourself, your favor, even as Christ gave Himself for us.  
Let's pray.