


Sermon 78, The Ten Commandments of Wealth Management, Proverbs 22:22-23:11

Proposition: Greed is disgusting, but God provides.

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Introduction

Dearly beloved congregation of our Lord Jesus Christ, we will look together this morning at the first ten of the thirty sayings of the wise. Well, actually, the introduction is the first saying; we will look, then, at sayings 2-11 this morning. All of these, except the second and ninth, deal with the theme of wealth, both how to get it and how to handle it. Today investment brokers call themselves “wealth managers.” Well, these sayings of the wise constitute a sort of ten commandments of wealth management. Boiled down into the two great commandments, these commands are “Don’t be greedy” and “Be friends with God.” Put another way, the passage shows us that greed is disgusting, but God provides.

I. The Frame

Our passage is surrounded by a frame with two layers. The first and tenth sayings (9th and 11th, if you’re counting the introduction as the first saying) are on the same topic. They both deal with the LORD as advocate for the poor. Similarly, the second and ninth sayings are on the same topic. They both deal with staying away from angry fools. Clearly, when the same two topics occur in reverse order around a core that deals with one topic (wealth management) throughout, we have a unit that is intended to be taken together.

A. The LORD as Advocate for the Poor, 22:23, 23:11

Our passage opens by trumpeting the theme of wealth — or, more precisely, its opposite. Do not rob the poor, it tells us. There are two different kinds of theft. One is open violence, “armed robbery” as we say. The other is covert and sneaky, and is usually referred to as stealing or thieving. Is the passage being specific about robbery here and thus suggesting that it’s okay to steal from the poor in a sneaky, non-violent way? Of course not! Brothers and sisters, I know you well enough to know that you find the very suggestion ridiculous. When the text says not to rob the poor, it also means not to steal from the poor and not to take what belongs to them in any way, shape, or form. In this, it matches up beautifully with the last saying in the previous collection, which warned against taking from the poor and giving to the rich. We ended collection II on the topic of not stealing from the poor, and now we are opening collection III with the same theme. Clearly, to take from the poor is not an act of wisdom. Wisdom is concerned for the poor, and the wise son is generous to the poor.

Anyway, our passage tells us not to rob the poor. How might we do that? Of course there’s the obvious: Running a trailer park where you take away someone’s home, a home worth tens of thousands of dollars, after they miss a single payment on it. Running an EZ-Cash place where you charge \$50 to cash a check or exorbitant rates of interest on payday loans. And so on. These are obvious ways to rob the poor, and there are plenty of people around us who are pursuing them diligently.

But none of us do those things. So does this warning apply to us? There are plenty of people in our society who would say “Yes” and who argue on the basis of particular political-economic premises that by buying certain products or supporting certain political candidates and their policies, we are harming the poor. That is certainly a complicated question; I will just say here that the ones who do the most for the poor are generally the ones who talk about it the least, in private life and in public life too. But is changing one’s political positions an adequate response to this command not to rob the poor? It doesn’t seem like it. Note that I’m not trying to affirm that your political position is correct, whatever it is. You may very well have a political affiliation that harms the poor, and I would encourage you to make sure that your politics are as helpful to the poor as possible. But aside from the obvious private actions and the obvious public actions that take from the poor, how might you and I be guilty of breaking this command in our everyday lives? I think the biggest problem here is a lack of charitable giving on our part. It’s not “robbery” per se, but it is a failure to do what we can for the poor. So certainly, don’t take stuff from the poor. Don’t vote for those whose platform is taking stuff from the poor. And don’t withhold the good you have power to do.

The text adds a reason not to rob the poor. Don’t do it because he’s poor! Now, this reason can be taken in a couple of ways. First of all, don’t rob the poor because he can’t afford it. The next verse makes it clear that if you take from the poor what little he has, you are essentially taking away his life. The God of justice will take away your life if you insist on robbing someone who can’t afford it. To Jeff Bezos (the world’s richest man), one Bentley more or less is not a big

deal. But to someone who is struggling to keep her children fed, a purse with \$50 in it can mean food for a week — or not. So that's one sense in which the poverty of the poor provides a reason not to rob them. A second way to read the sentence is that you ought not to rob the poor just because you can get away with it. The poor are marginalized and afflicted and have no legal recourse; thus, the second half of the verse speaks of crushing the afflicted at the gate. This is a reference to a court of law. Anyway, don't steal from the poor because they are easy targets. The fact that you'll probably be able to get away with it doesn't make it right!

Anyway, the concluding section of this outer part of the frame emphasizes that if you think the weakness of the poor makes them a tempting target, think again. Any kind of weak or victimized individual, whether a poor person, an afflicted person, or a fatherless orphan, will be defended by God Almighty. God calls Himself an Advocate, an attorney who will plead their case. Imagine the highest-powered of high-powered New York lawyers — one of those guys the Wall Street Journal reported on who bills \$1600 per hour. Imagine that he's going to work pro bono for the poor person you just cheated out of \$200, or out of a trailer house. Do you have the slightest expectation that you'll get off scot-free in the case? Of course not! But a better advocate than a New York lawyer is going to stand up on behalf of the poor, the orphan, the suffering.

We live in a culture of victimhood. Everyone wants to claim that they've been victimized, whether by their parents, their society, their boss, or something else. The #MeToo movement was all about claiming a victim status. Why is this assertion of victim status so morally powerful? Because God Almighty has made it abundantly clear that He is firmly on the side of the victim rather than the victimizer, the oppressed rather than the oppressor. God stands with the fatherless, poor, and afflicted.

Yet this is not the whole story either. In terms of present-day claims to victim status, the first question to ask is "Is the claim true?" Just because you say you've been victimized doesn't mean that you actually were. But in terms of Scripture, it is not true to say that being financially poor is a moral virtue, or that being a victim of any kind is interchangeable with wisdom and righteousness. Already we've seen that Proverbs tells us that the poor are cut off from wisdom: "The poor man hears no rebuke" (13:8). The Lord will undoubtedly punish those who hurt others. He will punish the afflicters, the thieves, and those who take the machinery of the state and use it to extract money from the poor. But don't pursue poverty as an end in itself. The message here is not that you want to be poor, but that you want to have God on your side! We'll talk about that more at the end of the sermon.

B. Avoiding a Raging Fool, 22:24-25, 23:9

Within this outer frame sits an inner frame that warns against two kinds of intercourse with fools. The first kind is being with a man given to anger. If you spend time with someone whose heart and life are full of rage, you'll learn to be like him. In that case, you'll make your own snare.

I think we all intuitively know how painful it would be to spend our lives with someone who's chronically angry. It's something that the wise son won't do. Don't spend time with the angry; spend time with Jesus Christ, the humble and patient and kind one!

The second warning in the inner frame is against speaking to a fool. Don't even try to enter conversation with someone who is so foolish. He's dangerous. The reason given here is that he will despise the wisdom of your words. When you retain the words of Scripture inside the casket of your belly, they will be found on your lips. We saw that last week. But if you're around a fool, he won't encourage you in wisdom. Far from it! No, he will mock your wisdom and call it stupid. He will say, "You learned that from this Bible of yours? Wow. I don't know when I've heard anything so incredibly stupid before." The fool mocks wisdom and discourages you from hanging onto it. That's one of the biggest dangers he presents. If you let him talk you out of the wisdom you know, you will come to regret it!

What might we learn from this frame; how does Yahweh's advocacy fit with the topic of associating with an angry fool? I think the warning is telling us that wisdom demands not only that we treat the poor rightly, as our God treats them, but also that we must not even associate with those who mistreat the poor. The angry man is the one who crushes the afflicted. The fool is the one who steals from his neighbor by moving the landmark, and who steals from the poor because he foolishly thinks he can get away with it. In other words, the evil done against the poor is done by those who don't fear God, those who leave Him out of the calculations of right and wrong. Those people are, by definition, fools. To be like them is, of course, folly. But even to associate with them is folly! If some of your favorite people are fools, look out. That includes people portrayed on the silver screen and on the television resident in your living room or, worse, bedroom. If you love and appreciate fools, guess what you're going to be?

II. The Picture: Greed in Six Scenes

Well, the basic driver of folly discussed in this passage is the love of money, which is the root of all evil. Most people in this world make most of their calculations based on material gain. The size of their salary and house is the most important thing to them. Well, then, within this frame warning about the dangers of extorting from the poor is painted a picture in six scenes or a comic strip in six panels. Each panel illustrates greed, with the exception of the third scene, which positively illustrates the way to wealth. The other five scenes all show how repulsive greed is, not only when it's taking from the poor but even, perhaps, when it's taking from you.

A. Scene 1: Your Bed Is Missing, 22:26-27

After all, that's what the first scene shows. It shows you being the victim of greed. You've cosigned on a loan; the borrower has defaulted; now you are sleeping on the floor because the entire contents of your house have been repossessed. Maybe even your house has been repossessed and you're sleeping on the sidewalk! How does greed feel now? How kind do you feel toward your defaulting friend whose unwillingness to pay his debts has taken away your home furnishings? The point is clear: Don't be an enabler, financially or otherwise. That means putting your neck on the line for someone else's mistakes. It's an act of folly — yet one that Jesus Christ undertook for us. Praise Him!

B. Scene 2: Moving a Boundary-Stone, 22:28

The second scene of greed involves altering the ancient landmark or boundary-stone. Rather than accurate maps and plats that marked property lines being stored in a vault in the courthouse, as they are today, in those days boundaries were generally marked by a particular rock or boundary-stone. If you moved the stone a little bit every year, eventually you could really take a sizeable chunk of land away from your neighbor! In this instance, remember, we're talking about the size of field that could be worked by hand. It might be comparable to the size of a suburban lot today. Imagine your neighbor moving the fence one inch into your yard every few months. By the end of five years, a quarter of your yard could be gone. That's greed at work, trying to get something for nothing. And it's ugly. Don't do it. Don't steal, whether by violence, fraud, or anything else.

C. Scene 3 (Positive): The Hard Work that Gives Success, 22:29

Yet in the midst of these scenes of greed comes one scene that is positive and encouraging. It is a glimpse of the future of a man skilled in his work. He will find prominence. He will stand before kings in this life, and ultimately before the King of Kings. Brothers and sisters, the way to wealth is not by oppressing the poor, by stealing from your neighbor, or through social climbing. It is by doing a good job at work — the best job you can. A man who is skillful, who does his job exceptionally well, will find the right clients and the right employer who appreciates his talents. Again, this is Proverbs; it tells us what will happen unless something intervenes. Oftentimes the fallenness of this world intervenes. But barring intervention by some evil, some "bad luck" or bitter providence, you will be met with success when you learn to do an excellent job in whatever calling the Lord has called you to.

Think of the skill with which Christ preached, taught, and saved the world. That's an example of what you're called to in your profession. Jesus was rewarded for His skill by sitting down in the presence of the King of Kings.

D. Scene 4: A Table Loaded with Deceitful Foods, 23:1-3

Well, the scene shifts back to an ugly picture of greed. This time it shows you yourself, sitting at a table with someone of greater status than your own. This person is definitely an official of some kind and might even be a top official. Don't gorge yourself on his food; it is deceitful meat. What does that mean? It means that the food doesn't signal what it claims to signal. It claims to be a token of goodwill, a proffer of a close relationship in which the person of higher status will share that status with you. Actually, though, it means something else. It might be a test. It might be a formality which the high-status person would rather not be engaging in. It might be an opportunity to poison you, or poison your reputation. Anyway, the bottom line is that you must not be greedy in this scenario! Yes, you're getting something that seems to be favorable treatment. But do not under any circumstances reveal your greed. Why? Because greed is wrong! It's ugly and wicked and if you let it out in the presence of an official, you will regret it. The text doesn't say why, exactly. But I can assure you that the wise know what they are talking about.

Don't be greedy. Be skillful instead, like your Savior.

E. Scene 5: Flying Cash , 23:4-5

Well, I've included the flying money emoji at this point in your outline so that you can see how well-known this passage of Proverbs is. As soon as your eyes fly to the money, it flies away like an eagle. Riches don't last! They take off and they're gone. We all know this. We know how uncertain they are. There's a reason that every American bank affirms that your deposits are insured up to \$250,000 by the Federal Deposit Insurance Corporation, founded in 1933 by FDR. Why do we need such an institution? Because wealth is made to be lost! Another pastor just told me this morning that the only thing we can keep after death is our salvation. You can't take it with you; we say that and we know that and we ignore that for all we are worth.

Greed is stupid because you're spending your whole life to get what you can't keep anyway. I remember one particular Frazz cartoon, where one of the kids says to Frazz, "You know what I'd do if I were rich?"

Frazz responds, "Spend money until you weren't?"

Brothers and sisters, that just about sums up our plans on what to do with money, doesn't it? Don't labor to be rich. Yes, that means don't overwork but it also means don't work. Don't spend your life for something less valuable than life, namely, money. Essentially, we are hearing again that proverb from the beginning of collection II: "Treasures of wickedness profit nothing, but righteousness delivers from death!" Money can't save you from death — but righteousness can.

F. Scene 6: At Table with a Man of Evil Eye, 23:6-8

One final scene hammers home the lesson. It shows you yourself again, this time at table with a man of evil eye. The guy is encouraging you to eat up, but his heart is not with you. He doesn't care about you; he cares about something else more. The situation is so disgusting that it makes you want to throw up. This guy is lying to you; he's not generous, but desires to appear so for his own purposes. You, on the other hand, desire to tell him that he's generous, also for your own greedy purposes. The whole thing is a repulsive show, and your flattery is just a waste of time and effort. You sinned and you didn't even get a lousy t-shirt to show for it.

III. The Lesson

What lessons are we supposed to learn from these scenes as we internalize the sayings of the wise?

A. Greed Is Repulsive

First of all, we learn that greed is repulsive. Just look at the scenes. Whether someone else's greed is hurting you, or your greed is hurting someone else, or you as one greedy person are getting matched up with another greedy person (what you probably deserve), the overall picture is nasty.

B. Greed Won't Breed Wealth

Anyway, greed doesn't produce wealth! You can want money with your whole heart and do all kinds of greedy things to get it. You can rip off your family, use your friends, steal from your

neighbors, and on and on and on. And will it make you rich? No! Any treasures of wickedness you gain in that way will profit you nothing.

C. Greed Is Deadly

Indeed, greed will kill. The first saying of the wise confirms that as advocate for the poor in court, God Himself will take away your life if you take away the possessions of the poor. Greed kills because God kills the greedy.

D. Friendship with God Is Worth More than Money!

Conversely, friendship with God is worth more than money. How can you know that you'll be taken care of? By recognizing that the Redeemer of the poor is mighty. He takes care of the poor! That means that if you have enough, praise God; He is the source of riches and the moral fiber and skill in working that's needed to create them. If you don't have enough, trust God. He is the advocate for the poor. He is the one who will make sure that you are not victimized forever. He is the God who provides; friendship with Him yields something money never can — that is, life itself. "For the LORD hears the poor, And does not despise His prisoners" (Psa 69:33 NKJ). Did you hear that? The beginning and ending of the ten commandments of wealth management is to stop being greedy and start trusting God. He is the one who will provide. Amen.