

**“You Can’t Take it With You”**  
**Selected verses in Proverbs**  
April 14<sup>th</sup>, 2019

The next time you go to Wal-Mart to pick up a thumb drive for your computer, you can expect to spend \$10 for 2 GB of data storage. But, you do have options, you know. For instance, you can get a thumb drive with twice the data storage from Mii-Stor. But, it’s going to cost you a whole lot more than \$20. Their 4 GB USB drive is encrusted with 456 white diamonds; and you can have it for just \$30,000!

Come on, you know you want one!

You’ve heard about the college admissions scandal over the past several weeks. Federal prosecutors say 50 people took part in a scheme that involved either cheating on standardized tests or bribing college coaches and school officials to accept students as college athletes -- even if the student had never played that sport!

Two prominent Hollywood actresses are among the dozens of parents facing federal charges. Others charged include nine coaches at elite schools; two SAT/ACT administrators; an exam proctor; and even a college administrator!

Great wealth combined with a fallen human nature can compel people do unfortunate things! You know what day tomorrow is (and I’m not looking for “Monday!”) April 15<sup>th</sup>; Income Tax Day – probably the most despised day of the year for many! Ugh...

After hearing from one of our missionaries last Sunday, we return today to our sermon series from the Old Testament book of Proverbs. I’ve entitled the series, *Wisdom for Life*. You’ll recall that the theme verse for Proverbs is **Proverb 1:7** – “The fear of the LORD is the beginning of knowledge, *but* fools despise wisdom and instruction.”

This is a topical series, where each Sunday, we study one of the topics addressed in this book of wisdom. So far, we’ve studied friends/neighbors and pride. Today, we uncover what Proverbs has to say about wealth (or money, riches).

John D. Rockefeller was one of the wealthiest people to ever live. He has three simple rules for anyone who wants to become rich:

1. Go to work early.
2. Stay at work late.
3. Find oil.

There are many verses on wealth scattered throughout the 31 chapters of the Book of Proverbs. Today, we’ll look at two sections where the topic of wealth is concentrated. Interestingly, they are in the first chapter of Solomon’s wisdom sayings (**Proverbs Chapter 10**) and the last (**Proverbs Chapter 22**).

### **Proverbs 10:1-5:**

"The proverbs of Solomon:

A wise son makes a glad father,  
but a foolish son *is* the grief of his mother.

<sup>2</sup>Treasures of wickedness profit nothing,  
but righteousness delivers from death.

<sup>3</sup>The LORD will not allow the righteous soul to famish,  
But He casts away the desire of the wicked.

<sup>4</sup>He who has a slack hand becomes poor,  
but the hand of the diligent makes rich.

<sup>5</sup>He who gathers in summer *is* a wise son;  
He who sleeps in harvest *is* a son who causes shame."

### **Proverbs 22:1-9:**

"A *good* name is to be chosen rather than great riches,  
Loving favor rather than silver and gold.

<sup>2</sup>The rich and the poor have this in common,  
The LORD *is* the maker of them all.

<sup>3</sup>A prudent *man* foresees evil and hides himself,  
but the simple pass on and are punished.

<sup>4</sup>By humility *and* the fear of the LORD  
Are riches and honor and life.

<sup>5</sup>Thorns *and* snares *are* in the way of the perverse;  
He who guards his soul will be far from them.

<sup>6</sup>Train up a child in the way he should go,  
And when he is old he will not depart from it.

<sup>7</sup>The rich rules over the poor,  
And the borrower *is* servant to the lender.

<sup>8</sup>He who sows iniquity will reap sorrow,  
and the rod of his anger will fail.

<sup>9</sup>He who has a generous eye will be blessed,  
For he gives of his bread to the poor."

The book of Proverbs teaches us about the **power** of wealth. It also teaches us about the **peril** of wealth. Proverbs also shows us the **place** of wealth. Those are our three brief points – the **power**, **peril**, and **place** of wealth. We begin with the **power** of wealth. Look again with me at **Proverbs 10:2** – "Treasures of wickedness profit nothing, but righteousness delivers from death." Treasures that are wicked refer to riches gained by sinful ways – deceiving, extorting, embezzling, and charging usury and the like. "Bread gained by deceit *is* sweet to a man, but afterward his mouth will be filled with gravel" says **Proverbs 20:17**. **Proverbs 22:16** teaches, "He who oppresses the poor to increase his *riches*, *and* he who gives to the rich, *will* surely *come* to poverty." Regardless how they are acquired, such riches can be used in powerful ways to disadvantage others, especially those without financial means.

In contrast, this proverb teaches that it is **righteousness** the delivers from death. Ill-gotten gain will not deliver someone, but treasures acquired legally, justly, and properly will. Yet, we must look beyond the context of this Proverb to the Lord Jesus Christ, the only truly righteous

Person to have ever walked planet earth. It is the righteousness of Christ that He freely gives to each and every person who believes that He is the Savior of sins that delivers from hell. Jesus' righteousness is true wealth, and it is powerful!

The great hymn by Nicolaus von Zinzendorf - *Jesus, Thy Blood and Righteousness*, highlights the power of righteousness in its second verse:

*"Bold shall I stand in that great day,  
For who aught to my charge shall lay?  
Fully absolved through these I am,  
From sin and fear, from guilt and shame."*

Earthly treasures cannot afford us forgiveness; nor can they free us from sin, fear, guilt or shame! You cannot hope and trust in your own goodness or your financial portfolio – apart from Jesus, you aren't good enough to enter heaven! Righteousness is the entry requirement to the kingdom of God. If you wish to live this life and the next in God's favor, you must become righteous. In this way, only Jesus truly satisfies. **Proverbs 11:4** puts it this way, "Riches do not profit in the day of wrath, but righteousness delivers from death."

Money will buy:

A bed, but not sleep.  
Books, but not brains.  
A house, but not a home.  
Medicine, but not health.  
Amusement, but not happiness.  
Jewelry, but not beauty.  
A crucifix, but not a Savior.

Wealth has **power**, but it is accompanied by **peril**. **Proverbs 11:28** – "He who trusts in his riches will fall, but the righteous will flourish like foliage." *Does it surprise you to realize that those with more wealth than they can spend are miserable?* Consider:

"I am the most miserable man on earth."—John Jacob Astor, America's first multimillionaire and richest man in America at the time of his death on the Titanic.

"I have made many millions, but they have brought me no happiness."—John D. Rockefeller, Founder of Standard Oil Company and the richest man in America at the time of his death.

W.H. Vanderbilt - "The care of \$200 million is enough to kill anyone. There is no pleasure in it."—

"I was happier when I was doing a mechanics job."—Henry Ford

Such is the misery of the very wealthy who do not walk with the Lord Jesus. Their riches bring them worldly security, but no lasting joy or peace of mind.

In **Proverbs Chapter 22:26 & 27**, we read this – “Do not be one of those who shakes hands in a pledge, one of those who is surety for debts; if you have nothing *with which* to pay, why should he take away your bed from under you?”

To be “surety for debts” means to “pledge our assets to repay (others’) debts, such as co-signing a loan, guaranteeing a debt, or pledging assets to secure someone else’s financial obligation.” (Wingate, 27) **Proverb 11:15** teaches, “He who is surety for a stranger will suffer, but one who hates being surety is secure.” “A man devoid of understanding shakes hands in a pledge, and *becomes* surety for his friend.” (**Proverbs 17:18**)

*What is wrong with being surety for someone else?* It is to presume upon the future that one’s financial situation will be of such strength that he’d be able to pay if the other borrower defaulted on the loan. It is the advice of sacred Scripture not to co-sign a loan for someone else. To obey that injunction is to be wise; to do otherwise is the height of foolishness. **Proverbs 13:7** reminds us – “There is one who makes himself rich, yet *has* nothing; *and* one who makes himself poor, yet *has* great riches.”

The pursuit – or possession – of great wealth has driven more than one person to destruction. God gives to whom He will. To some who have the capacity, God gives great wealth (of course, they must work for it, and not wait around for it to fall out of the sky). Such ones have the wherewithal to give generously to the work of God through His Church and other worthy Christian pursuits. To others, He gives less, but sufficiently, because He ultimately owns all of the wealth possible.

So far, we’ve seen the **power of wealth** and the **peril of wealth**. Our third and final point is the place of wealth. **Proverb 22:1** reads “A *good* name is to be chosen rather than great riches, loving favor rather than silver and gold.” Commentator Bruce Waltke notes, “A good name represents a person’s good character and his memory, and depends on his wisdom.” (Waltke, 199) Further, wealth can be obtained apart from virtue, but not a good name. Wealth can pass away unexpectedly and quickly, but a good name endures.

Dear ones, in the context of this chapter, God’s Word emphasizes that we must instruct our children and youth in the ways of righteousness first and foremost; they must have a good name. If it pleases God, they may also achieve good standing in the eyes of those outside of God’s grace. **Proverbs 22:6** (among the most well-known Proverbs) “Train up a child in the way he should go, and when he is old he will not depart from it.” A contemporary paraphrase puts it this way – “Point your kids in the right direction— when they’re old they won’t be lost.” (*The Message*).

We didn’t read to this point earlier, but dropping down to **Proverb 22:15**, we read additional instruction to raise our children in the way of wisdom. “Foolishness *is* bound up in the heart of a child; the rod of correction will drive it far from him.” To use wealth wisely as an adult, one must have his sinful heart overcome by loving parental discipline when he (or she) is young. Far too

many in this day and age let their children decide whether they should do something of eternal impact. That is a parent's decision to make, not a child's.

The greatest name we can bear is the name of Jesus Christ. If you belong to Him, He has also given you His name – Christian. And, He has your name written on his heart – **Isaiah 49:16** – “See, I have inscribed you on the palms of *My hands*;”

Wealth, riches and money are topics that are deeper than the treatment we've given them this morning. So much more can be said. A summary of the various points of instruction we discussed today is this bit of wisdom given by Christian financial advisor Ron Blue:

- 1 – God owns it all.
- 2 – Money is never an end in itself, but is merely a resource used to accomplish other goals and obligations.
- 3 – Spend less than you earn and do it for a long time, and you will be financially successful.

Let us rise above the selfish, miserly life of someone like Mrs. Bertha Adams.

Bertha Adams, 71 years old, died alone in West Palm Beach, Florida, on Easter Sunday 1976. The coroner's report read: "Cause of death . . . malnutrition." She weighed just 50 pounds.

When the state authorities made their preliminary investigation of Bertha's home, they found a "pigpen . . . the biggest mess you can imagine." The woman had begged food from neighbors' back doors and gotten what clothing she had from the Salvation Army. From all outward appearances she was a penniless recluse. But that was not the case.

Amid the jumble of her unclean, untidy belongings, the officials found two keys to safe-deposit boxes at two different banks. In the first box were over 700 AT&T stock certificates, plus hundreds of other valuable certificates, bonds, and solid financial securities, not to mention a stack of cash amounting to nearly \$200,000. The second box contained \$600,000. Adding the net worth of both boxes, they found well over a million dollars.

God had blessed her with income to use for His glory. She selfishly kept it for her own benefit.

The only prayer recorded in the book of Proverbs is found in the second to last chapter. It is a fitting way to conclude today's message. **Proverb 30:7-9** – “Two *things* I request of You (Deprive me not before I die): Remove falsehood and lies far from me; give me neither poverty nor riches—Feed me with the food allotted to me; lest I be full and deny *You*, and say, “Who *is* the LORD?” Or lest I be poor and steal, and profane the name of my God.”