

Where does the smart money go? (20:15)

There is gold, and an abundance of jewels, but the lips of knowledge are a more precious thing.

THE TEXT (NASB)

There is gold, and an abundance of jewels, but the lips of knowledge are a more precious thing.

There is gold and a multitude of rubies but the lips of knowledge are a precious jewel. KJV - Proverbs 20:15

INTRODUCTION



A dollar is mindless.

Money is neither stupid nor smart, and it neither knows where it goes nor cares. Money is only as smart as its possessor.

The mere possession of wealth does not guarantee that it will be well used!



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COMMENTARY

This proverb assumes the common, human tendency to hoard wealth, without prizing wisdom. When asked how much money anyone needs to be satisfied, some wit insightfully quipped, “Just a little bit more.” That’s the problem. There’s a point where more money, even a lot more, cannot bring satisfaction. There are different kinds and dimensions to treasure.

Three Treasure Levels



The text speaks of three sorts of treasure, in order of increasing worth. It assumes food, clothing, and housing are settled. With basic necessities assured, what treasures should we pursue next? We could first try to accumulate gold. Many people do. Gold has always been a secure way to store value. Then, if we want something perhaps more beautiful, we collect precious stones—jewels in abundance. Again, this is a common step towards accumulating security and prestige. So, now that we’ve done well with tangible assets, what next? Do we go on amassing more of the same? The proverb points us toward a grander prize: The lips of knowledge.

Gold and gems are visible, tangible treasures, while knowledge is invisible and intangible. Further, when knowledge is left unused, in a book on a shelf, it is simply useless. However, when knowledge is ready on the lips—instantly available in the specific situation—it provides great benefit and security. Imagine knowing the right thing to say and do in every circumstance.

Two Treasures Excluded

Curiously, silver, and land (real estate) aren’t even mentioned. Perhaps silver is ignored because it’s used in hire and trade, becoming valuable only in large quantities. Perhaps land isn’t mentioned since rural land in Israel was governed by strict inheritance laws. The proverb’s author may have been thinking strictly of liquid assets. Whatever the reason, the text reminds me of my dad’s advice (coming out of Eastern Europe) to seek a good education, since nobody can steal, tax away or confiscate it, as the communists did with everything else.

Translation: *Knowledge*



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The Theological Wordbook of the Old Testament elaborates on the Hebrew word, דַּעַת (dă·āṯ, pronounced “da-ath”):

Knowledge, particularly... of a personal, experiential nature. It is also used for technical knowledge and ability. Deeds committed unintentionally and mistaken opinions are without knowledge... Knowledge is possessed by God from whom nothing can be hidden. He teaches it to mankind. It appears parallel with wisdom, understanding, instruction and law.... Knowledge (dă·āṯ) is the contemplative perception of the wise man, not in an abstract sense, but in a practical sense, that is, information being put to use.

Why Knowledge Beats Gold and Jewels



How is knowledge on the lips more valuable than gold and many jewels?

- Knowledge is portable.
- Knowledge is available 24-7.
- Knowledge is not easily stolen.
- Knowledge is not taxable, and it can save taxes.
- Knowledge is not vulnerable to fluctuations in financial markets.
- Knowledge does not require special protection or security guards.
- Knowledge (rather than misinformation) is always current.
- Knowledge, unlike tangible wealth, increases with use.

Lottery Winnings Harmful

A friend, who also works as a financial planner, told me of a client who'd won \$20,000,000 in a lottery. By the time he'd become a client, only seven million were left. His wife had divorced him, and his children had become drug addicts. He described the Big Win as “the worst thing that ever happened to me.” Unless wealth is guided by personal wisdom and financial skill, more money just means more problems. Money can make some problems go away, but without proper management skills (knowledge) bigger paycheques bring bigger problems.

Transfer Wisdom Before Wealth



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I believe it was the American financial advisor Ron Blue, who applied this essence of the proverb, giving advice to seniors about their legacies: Transfer wisdom before transferring wealth. Good, timely advice is priceless. Developing good financial skills is imperative with whatever wealth we already have. That's the message of the text. Yes, gold and jewels are valuable, but there is something with greater benefits. Wealth without wisdom is like a ship without a rudder or engine; it's a ship at the mercy of the winds and the waves.

Buy Good Advice

The "smart money" goes to get smarter. It looks beyond money itself. The savvy rich target knowledge. They seek good advice, and are willing to pay for it. Knowledge usually comes as a package along with wisdom, understanding, and discernment. Financial freedom doesn't come through asset accumulation alone. It comes as we gain the skill to manage our assets. The ability to manage wealth is more valuable than wealth itself.

OUR CREATOR, REDEEMER, AND FRIEND

Jesus warns us that we are all born foolish.

Foolishness is the last, and perhaps greatest, of all the twelve vices imbedded in the human heart (Mark 7:21-22). It takes divine grace and human effort to replace our in-born foolishness with knowledge. It's difficult! In our consumption-driven society, the accumulation of stuff is promoted much more than the accumulation of skill.

Don't be surprised if, in your desire to be truly prosperous forever, it feels like you're walking uphill. You will enjoy the view when you get to the top.

APPLICATION



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- Memorize the text in your favourite Bible translation and think about it often.
- Get wise and knowledgeable financial advice.
- Sort out difficult problems and seek council where necessary, don't just throw money at them.
- Get a good and practical education—it's worth more than monetary riches.

Which of these steps, if any, does Jesus want you to take now? Ask Him.



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KEY WORDS

abundance, better life (quality), gold, treasure, knowledge, precious, wisdom

ILLUSTRATION

Who is Prudent Pauline?



Prudent Pauline is a planner. She looks before she leaps, she thinks before she speaks. Her favourite mottos are: “Haste makes waste,” “brains over brawn,” and “don’t jump to conclusions.”

When Pauline first heard that famous maxim: “The journey of a thousand miles begins with the first step,” she said NO! It begins with a good map. The map must be studied and the best route plotted. Consider road conditions, terrain, rest stops, refuelling, hostile territory, expected weather, travelling companions, clothing, supplies, and many more factors, including (if necessary) a guide.

She has studied the wisdom of Solomon and even helped teach him a thing or two. Solomon wrote these words about 3,000 years ago in honour of Prudent Pauline. “Whatever your hand finds to do (no matter what you are doing) do it with all your might (give it your full ability and energy) for there is no activity or planning or wisdom after you die—it will be too late.” Pauline says, “First comes wisdom, then comes planning (her favourite activity), and then comes activity.”

Pauline makes the time to do tax planning. She does a work plan every day. She uses a day timer or planner to assign priorities to her activities. She and Diligent Daniel are an incredible



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pair. Pauline does all her homework before she starts an activity.

