

# What hazards come with wealth and how can you avoid them? (28:11)

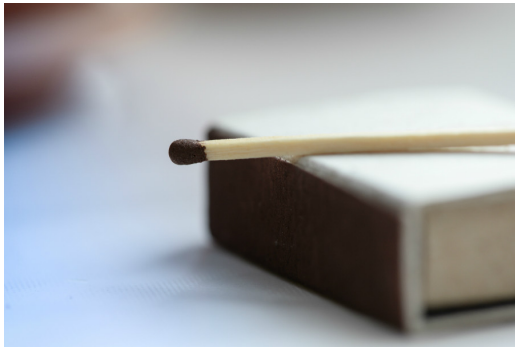
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## THE TEXT (NASB)

**The rich man is wise in his own eyes, but the poor who has understanding sees through him.**

*The rich man is wise in his own conceit; but the poor that hath understanding searcheth him out.  
KJV - Proverbs 28:11*

## INTRODUCTION



Wealth is hazardous.

Money, like gasoline, must be handled with care. Gasoline can power engines or cause destruction. Like any toxic resource, control is critical. But there's still danger. Riches make a person wise in his own eyes, encouraging self-sufficient arrogance. Not all wealthy people are arrogant, but self-sufficiency can be dangerous, even for someone who's not.

How do some avoid this vice, while others fall for it? The answer hinges on the word "understanding." Some have riches and understanding; others, just riches. A greater danger is not realizing that we can be miserable, even if we're wealthy. As someone once said, "Poor is the man whose only wealth is riches."



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## COMMENTARY

### Translation: *the rich man*

In Hebrew the expression “the rich man,” איש עשיר (??š ??•š?r, pronounced “eesh ah-sheer”), implies someone who is known exclusively for their wealth. ??•š?r, is used seven times in the book of Proverbs, usually in an uncomplimentary way. Wealth often tempts us to act independently of God. We can be our own boss, and don’t need to ask anything of God. Wealth brings multiple hazards.

### The First Hazard: Conceit



Early in the Bible God warns His people against smugness and pride, whenever they become wealthy:

Beware that you do not forget the LORD your God...when you have eaten and are satisfied, and have built good houses and lived in them and when your herds and your flocks multiply, and your silver and gold multiply, and all that you have multiplies, then your heart will become proud and you will forget the LORD your God who brought you out from...the houses of slaves.

Deuteronomy 8:11-14

### The Second Hazard: Hedonism

James, the half-brother of Jesus, warns believers of the brevity of riches and their associated dangers, “Come now you rich, weep and howl for your miseries which are coming upon you? You have lived luxuriously on the earth and led a life of wanton pleasure,” (James 5:1). In this passage he speaks of God’s punishment for those who abuse wealth for personal pleasure while ignoring the needs of others.

### The Third Hazard: Independence



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In the last book of the Bible, Jesus gives a similar warning to those who say, “I am rich, and have become wealthy, and have need of nothing—and who do not know that they are wretched and miserable and poor and blind and naked,” (Revelation 3:17).

The attitude, “I don't need God,” is a much greater temptation for the wealthy than the poor.

American author Robert J. Tamsay analysed this danger in his article, *Issuing A Declaration of Independence*:

Many people dream of becoming “financially independent,” reaching a point when a regular paycheck is no longer the compelling motive for working... However, complete independence has a downside... Failing to recognize help in climbing the “ladder of success,” as well as support for continued success, fosters false pride—and exposes our vulnerabilities to competitors and opposition.

You may want to read Tamsay’s [entire article](#) to be better informed.

## The Horrible Story of Hetty Green

Hetty Green (1834–1916) was nicknamed the *Witch of Wall Street*. She was very wealthy, yet very miserly, even at the expense of her own children’s health. Her son once suffered a serious leg injury, but did not want to spend the money to pay the doctor. Eventually, due to gangrene, her son's leg had to be amputated. In her case, her love of money made her wise in her own eyes, but extremely foolish in the eyes of all others.

## Never Stop Learning About God's Ways

While most would say, it is better to be rich than poor, the text gives us a warning. Wealth becomes dangerous when it deflects its owner from gaining understanding. If forced to choose between riches and understanding, pick understanding. The Hebrew word for *understanding* (מִבִּין, *me-bin*) is used 15 times in the Bible and appears twice more in Proverbs 28 (Proverbs 28:2, 28:7). In Proverbs 28:7 *understanding* is not tied to raw intelligence—the ability to process information—but to a docile spirit that “keeps the law” of God. This is important. *Understanding*



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can be gained or lost simply by choosing to submit to God's word or to snub it.

Never stop deliberately learning. That's the message of Ecclesiastes 4:13 to the very successful man. Be very careful that you're not just gathering information without realizing the truth (2 Timothy 3:7). Often, those in high authority are very wealthy, but if they become unteachable, *wise in their own eyes*, they are in deep trouble. It's also the most common money mistake.

[What is the biggest money mistake?](#)

## Self-Reliance vs. Self-Sufficiency



This drive towards self-reliance and self-sufficiency remains strong throughout our lives. Many people dream of becoming “financially independent,” no longer needing to work for a steady paycheck. Others yearn to fulfill the ambition of the hero of William Ernest Henley's 1888 poem, *Invictus*: “I am the master of my fate; I am the captain of my soul.”

It seems commendable to want to be master of your own fate, to take responsibility for the outcomes of your own actions and decisions. However, complete independence has a downside.

In the Bible's Old Testament, we read about Uzziah, who reigned as the King of Judah for 52 years. We are told, “He did right in the eyes of the Lord.... As long as he sought the Lord, God gave him success,” (2 Chronicles 26:4-5). For much of his life, Uzziah openly admitted his dependence on God for his success.

However, late in his reign, a time came when success went to Uzziah's head. Even when confronted about his rebellion, he refused accountability and correction. “His fame spread far and wide, for he was greatly helped until he became powerful. But after Uzziah became powerful, his pride led to his downfall. He was unfaithful to the Lord his God,” (2 Chronicles 26:16-21). Uzziah had become self-sufficient; he thought he needed no one, not even God.

Job and Abraham stand in sharp contrast to Uzziah. Job and Abraham were both very wealthy, but they recognized and celebrated that their wealth came from God (Job 1:21, Genesis 18:27).



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## OUR CREATOR, REDEEMER, AND FRIEND

Jesus tells us of a wealthy man (Luke 12) who suddenly became richer from a bumper crop. He then made a fatal error, because he lacked understanding. Rather than acknowledging God's priorities for wealth—assisting the poor and needy—he was entirely selfish. He planned for early retirement and a life of leisure. God called him a fool and ended his life on earth.

Jesus warned His disciples to beware of every form of greed (Luke 12:15) and the deceitfulness of riches (Mark 4:19).

The biggest lie of riches is this: We think we no longer need God's provision and can ignore His will. FATAL HAZARD!

## APPLICATION

- Memorize the text in your favourite Bible translation and think about it often.
- Don't fawn over the wealthy or the super-wealthy as if they were some type of a god or demigod. Remember: To whom much is given, from him much will be required. Increased riches always bring increased responsibilities. The God of perfect justice holds the wealthy to a higher account than the poor.
- Study Proverbs 3:7 and look at the relationship between "the fear of the LORD", "understanding" and "turning from evil."
- Work harder at mastering "principle" for good living than amassing "principal" for capital investment.
- Beware of the arrogant independence attitude that often comes with wealth, power and fame. Consider the sobering story of King Uzziah in the Bible - 2 Chronicles 26:1-21

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



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## KEY WORDS

abundance, arrogance, danger, humility, pride, rich, understanding, wise, worse life (quality), poor (dāl pronounced “dahl”)

## ILLUSTRATION

### Who is Self-Centered Sam?



Self-Centered Sam looks out for number one. Who's that? It's Sam, of course! Sam doesn't consider himself to be self-centered. One of his favourite books is ["The Richest Man in Babylon."](#)

What does Sam do with his income? The cream, the very best goes to his own long-term growth fund. His motto is 'pay yourself first.' Some call him Stingy Sam. But he's not stingy; he's just making careful preparation for his own future, comfort, and well-being. He is part of the "me" generation. He typifies the Maslow's hierarchy of needs with self-actualization as apex of all values. Sam is a dedicated humanist. He doesn't recognize any higher power than himself. He's a tough negotiator.

Sam doesn't ignore charity. But how could he possibly help anyone one else unless there was something in it for him? Therefore any and all charitable donations must have full and public credit given to the donor. The more people are aware of his generosity the better. After all, a little bit of advertising is good for business. When his corporation gives a gift it comes as a percentage of profits, not revenues.

His financial hero is the multi-millionaire, whose assets once exceeded the entire US treasury:



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The great Railroad and Steamship Baron [Cornelius Vanderbilt](#).

