

What is a surprisingly secure investment? (19:17)

One who is gracious to a poor man lends to the LORD, and He will repay him for his good deed.

THE TEXT (NASB)

One who is gracious to a poor man lends to the LORD, and He will repay him for his good deed.

He that hath pity upon the poor lendeth unto the LORD; and that which he hath given will he pay him again. KJV - Proverbs 19:17

INTRODUCTION



The LORD, the ruler of heaven, is a friend to the poor, and He generously refunds those who help the poor. So, this proverb reveals an unusual investment strategy to secure true wealth.

Discover how to acquire divine dividends—the best kind. But first find out about your unknown, supremely-powerful portfolio manager.



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COMMENTARY

Questions about the LORD

By giving to the poor, we deposit our funds in the Bank of Heaven and make the LORD both our debtor and portfolio manager.

- Who is the LORD?
- What are his financial resources?
- What is his credit rating?
- Does he ever default on loans?
- Does he repay the face amount or add interest to it?
- Why does the LORD pay for the poor?
- Why is LORD written entirely in upper case?

Let's start with the last question first.

LORD vs. Lord

LORD appears in full uppercase to identify the proper name of God in the Old Testament. We see this clearly in Psalm 110:1, where David wrote: "The LORD said to my Lord: Sit at my right hand until I make your enemies a footstool for your feet." LORD is the proper name of the God of Israel and is sometimes stated as YHWH, Yahweh, or Jehovah, meaning "I AM." This name is not pronounced by orthodox Jews out of reverence for its sacredness.

The central point is, the LORD refers to a person, not a blind force or cosmic principle. The LORD is a "he," the He, not an "it." Because the LORD is a person, he can fulfill the role of a personal investment partner. Find out more about his policy and procedures for money management by searching for LORD as a keyword. Start with Proverbs 3:9.

God's Resources and Credit Rating



Imagine lending money to God. How safe is your investment? The highest bond ratings possible on planet earth is the AAA rating (Standard and Poor's) or Aaa (Moody's). But God's rating is off the scale. It is ABSOLUTELY THE SAFEST INVESTMENT



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YOU COULD EVER MAKE! God never defaults on his loans. God has infinite resources, and when He repays, you can be sure He will repay your loan with an unimaginably high yield. Make no mistake, it takes faith to help the needy, since by all visible appearances, they have no way to repay us. So let's examine the text.

Translation: *Gracious*

The threshold for our investment is to be “gracious” and not merely “generous.” Often the poor would much prefer a hand-up instead of a hand-out. A job opportunity may be worth much more than a cash gift. The Hebrew root word “to be gracious,” נָחַן (ḥā•nān, pronounced “khah-nan”), and its close derivatives appear seventy-six times in the Bible. Look for it again in Proverbs 28:8. ḥā•nān is often combined with the words for merciful and compassionate, and catch this: They're used to describe the character of God. It's used first by Jacob in Genesis 33:5, 11 as he describes God's gracious dealings with him to Esau. So the gracious are imitating God.

Translation: *poor man, lend, repay*



The Hebrew words for poor man are really only one word: דָּל (dāl, pronounced “dahl”), meaning poor in the sense of weak, thin, and dangling. The KJV and ESV are more accurate in their translation since they don't insert the word “man” into the text. This proverb refers to the poor in general, men, women, and children. In Proverbs, dāl refers to the poor who are unable to work, rather than the poor who won't work. Dāl is used fifty-three times in the Bible, first appearing in Exodus 23:3, shortly after God gives the Ten Commandments. God directs His people not to distort justice in favour of the poor, simply because they are poor. It certainly refers to those who are financially poor, since in Exodus 30:15 both the rich and poor are instructed to give exactly (not more or less) half a shekel for an atonement offering.

The investment theme—putting money into an enterprise in hope of profit—appears twice in the text, with the words “lend” and “repay.” The Hebrew for lend, לָוָה (lā•wāh, pronounced “lah-vah”), is used in twenty-two verses, where lā•wāh is equally translated as “joins.” So it implies launching a partnership with someone—even a conjugal alliance, as it is first used by Leah in reference to her husband Jacob, after she gave birth to his son Levi.



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The Hebrew word for “repay,” דָּלַשׁ (šā•lēm, pronounced “shah-lem”), means “to be complete” or “to be sound.” Interestingly, one derivative is the well-known Hebrew greeting, “sha-lōm,” meaning “completeness” or simply, “peace.” As šā•lēm is used here, it promises that the LORD makes good to those who give to the poor. He will make it complete. Whatever we give to the poor will not cause us to lose anything. We will not regret our graciousness.

Classic Comments

In his Exposition of the Proverbs (1846), Charles Bridges beautifully elaborates:

The Lord of heaven condescends to be the Surety [guarantor] for the poor. He takes the debt upon himself....Many acts of kindness have been buried or forgotten...but here is a safe deposit in the very heart of God.... The poor man’s hand is the treasury of Christ...where I know it will be safely kept and surely returned to me.

In John Gill’s Exposition of the Entire Bible (1750), we read: “A man’s gift to the poor is a loan to the Lord; it is not cast away upon the creature, but is a ‘depositum’ in the hands of God, and shall be returned with advantage.”

Matthew Henry confirms in his Concise Commentary (1706):

What is given to the poor, or done for them, God will place it to account as lent to him, lent upon interest (so the word signifies); he takes it kindly, as if it were done to himself, and he would have us take the comfort of it and to be as well pleased as ever any usurer was when he had let out a sum of money into good hands. A very rich recompense shall be made for it: He will pay him again, in temporal, spiritual, and eternal blessings. Almsgiving is the surest and safest way of thriving.

God Repays Well



Sometimes the LORD repays quickly and with interest. In July 1993, a poorer family in our parish was having trouble covering their mortgage payments. They had some kids and were struggling financially, since the father’s work in the film industry was sporadic. But Priscilla and I were impressed with their love for the LORD and their efforts to keep their family loving and healthy, despite their anxieties. So, telling no one, we got five crisp \$100 from the bank and an



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encouragement card from the supermarket, and around noon, we made a Christmas delivery, five months early. Then, about five hours later, we were visiting Priscilla's mom before dinner, and totally unexpectedly, she gave us \$1,000 in cash and encouraged us to buy a new upright freezer. An incredibly fast return with incredible appreciation. Financial security? Help the poor.

Note this same blessing is not promised to those who are gracious to the rich. Giving to the rich does not constitute lending to the LORD. Read Proverb 22:16 to discover a strong warning against giving anything to the wealthy.

Money Laundering



Securing our wealth is one benefit in giving to the poor, but purifying our wealth is another. All money does not have the same capacity to benefit us. I call it “blessing power.” As Proverbs 10:2 says, “Ill gotten gains do not profit.” So what we really want is profit that yields maximum benefits without any contamination.

In the financial industry “money laundering” refers to an illegal process whereby the source and destination of the funds are made untraceable. This is often done for narcotic deals or funding of terrorists in the underground economy. But now consider the use of money laundering in a positive sense. By being gracious to the poor, those with financial resources can wash it of all undesirable side effects. Here's how that works:

Cleaning Up

Step 1: The wealthy recognize that they have excess resources.

Step 2: They identify the needy, unable to dig out of their hole without help.

Step 3: The rich voluntarily—and graciously—help the poor.

Step 4: The LORD sees this “partnership” and prepares to “complete” the transaction.

Step 5: At some future date, the resources given the needy are reimbursed or even increased.

And what's more, the LORD blesses the givers with “filtered” riches—filtered from sorrows, as



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described in Proverbs 10:22.

True Insurance

The best ways to grow in sorrow-free wealth is to give generously to the poor, God's special clients (Proverbs 14:31). How we treat the needy shows what we think of God, and whether we're prepared to imitate Him. This generosity can be seen as insurance, funds relinquished for the security of a guaranteed underwriter. It's better than money in any bank on Planet Earth. And God's disbursement may come in the form of good health, a happy family or faithful friends—things that are priceless.

OUR CREATOR, REDEEMER, AND FRIEND

Jesus spoke of giving to the poor as a good investment, not for its tax relief but on its own merit. The Gospels tell of a wealthy young man who came to Jesus, asking what more he could do to win "eternal life." Jesus loved him and said, "Sell all you possess and give it to the poor, and you will have treasure in heaven," Mark 10:17-22. Hearing Jesus' words, the man's face fell; he became sorrowful and went away, because he was extremely rich. Jesus was sad.

A lack of courage? Obviously, the young man didn't believe that his gift to the poor would be safeguarded by God. He couldn't fathom how he could benefit from treasure in heaven, either now or in the future. He considered charity, not as an investment, but as a loss.

The wealthy young man wanted to be his own investment advisor, and he had a fool for a client. Those who think that way are the biggest losers of all.

APPLICATION

- Memorize the text in your favourite Bible translation and think about it often.
- Look beyond the tax break when you plan your charitable giving.
- Expand your financial time-frame to include life after physical death.
- Find poor people to invest in. Study Proverbs 14:31 for more guidance.

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



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KEY WORDS

investments, charity, gracious, guarantor, insurance, investments, laziness, lending, LORD, money laundering, more assets (quantity), poor (dāl pronounced “dahl”), reward, security, bf saving

ILLUSTRATION

Who is Generous Genevieve?



Generous Genevieve loves to give and has a big heart. Sometimes she chuckles to herself as she gives her gifts. Now here's a secret about her giving: She only gives to those who really need it—not just to anyone who asks for a handout. She gives because she thinks it's the right thing to do.

Strangely enough, the more she gave to those in genuine need, the more she got back. Some people give in order to get, but she considers that mere trading. Generous Genevieve gives for the sheer thrill of it. By giving she is keeping herself from emotional cancer. Emotional cancer, also known as greed, can take over one's heart and destroy their ability to enjoy even the simple things of life. Genevieve gives in order to increase her giving capacity.

Sometimes it hurts Genevieve to give. Sometimes she is short of cash because she has given to someone else, but that shortage doesn't last long.

Genevieve believes that there is always a reward for giving to those in need. She thinks that her



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generosity will come back to her benefit sooner or later. She coined the expression, “What goes around—comes around.”

