

# What is the most important use of your money? (13:8)

The ransom of a man's life is his wealth, but the poor hears no rebuke.

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## THE TEXT (NASB)

The ransom of a man's life is his wealth, but the poor hears no rebuke.

*The ransom of a man's life are his riches; but the poor heareth not rebuke. Classic KJV 13:8*

## INTRODUCTION



Your money or your life?

Safety and personal freedom are more precious than money. Health trumps wealth. A safe family trumps wealth. If you are rich, you may need to pay dearly—indeed, you may have to surrender your wealth to save your life. The rich can become targets. No one kidnaps the poor for ransom.

Would you not give all your wealth to save your life, or your family's life?



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## COMMENTARY

### More Riches Means More Risk



The wealthy often hire security guards. Sometimes they have to pay a ransom to kidnappers to recover their freedom. Wealth has this advantage: It can sometimes buy freedom. But once we've acquired riches, we must safeguard both the wealth itself and our own lives.

Riches are a vulnerability. Wealth is a source of worry. The wealthy everywhere risk being targeted, robbed and hurt in the process. In many Third World countries, kidnapping the wealthy is a well-organized industry, and even the moderately well-off must purchase armoured limos and hire guards armed with submachine guns, to escort their children to school. On the other hand, poverty brings a low profile. Peace and quiet often accompany a low public profile. That's one benefit of being poor. [Are there any more benefits to poverty?](#)

### Classic Comments

Matthew Henry paraphrases this idea with his insight: "Great riches often tempt to violence against those that possess them; but the poor are free from such peril."

*Gill's Exposition of the Entire Bible* makes a similar point: "These words reveal the inconvenience of riches to men; since these [riches] often invite thieves to assault their persons, and break into their houses, and threaten their lives; and put wicked men upon forming schemes, and drawing up charges and accusation against them, purely to get their money; which bring their lives into danger, and which they can only redeem by their riches...but the poor may sleep with his door unlocked.

*The Pulpit Commentary* says this: "The poor man has to listen to no threats from the covetous or abuse from the envious. He has nothing to lose, and no one can gain anything by interfering with him. So the poor man is at peace. 'A hundred men cannot rob one pauper'."

The *English Standard Version* gets the translation clearest: "The ransom of a man's life is his



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wealth, but a poor man hears no threat." Often, we are our own worst enemies, and we love our money far too much. Here's a sad example.

## Cold Deadly Cash—Her Money or Her Life



A Canadian bag lady froze to death on the streets of Montreal in January 2001. Although this sort of tragedy occurs often, what was unique in this case is that she was found to have \$40,000 cash on her person. She could have checked into a hotel or even a hostel to avoid the bitter cold. Her love of money stifled her love of life. Tragic. Insane, you might say. Yet many of us give up too much freedom, health, or time with loved ones, just for more money.

If we were kidnapped and taken hostage, we would willingly give up all our wealth to regain our freedom. Freedom is worth more than wealth! So think: [How hard should you work to get rich?](#) The wealthy buy many sorts of insurance against all manners of peril, paying multiple premiums, but payouts never truly compensate for loss of freedom or life. Our life is worth much more than all our wealth.

## OUR CREATOR, REDEEMER, AND FRIEND

Jesus paid the highest ransom for us all (1 Timothy 2:6). He became poor that we might become rich (2 Corinthians 8:9). Jesus gave up not only His possessions and reputation, but His very life so that we could become alive and free. We were all captured by sin—a powerful force that drags us all down to death and destruction—yet Jesus gave His life as a ransom for us, so that we could be free.

How wonderful that someone pays for me the ransom that would have cost me my life! This debt that Jesus paid for the world is available to us all, but frees only to those who want it (John 1:12).

The sun shines on all the seeds, but not all of them sprout.



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## APPLICATION

- Memorize the text in your favourite translation and think about it often.
- Think about this. Everyone has a point of personal excess. When does your wealth become more trouble to you than it's worth?
- Don't put your wealth ahead of your life. Don't skip vacation time.
- Jesus said that the thief comes to steal (minor damage), kill (major damage) and destroy (annihilation). In contrast, look to God for genuine, lasting protection and prosperity (John 10:10).

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



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## KEY WORDS

anxiety, composure, contentment, danger, insurance, less assets (quantity), life, wealth, poor (rāš pronounced “rash”), greed

## 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](#).

