

How should the family estate be divided? (17:2)

A servant who acts wisely will rule over a son who acts shamefully and will share in the inheritance among brothers.

THE TEXT (NASB)

A servant who acts wisely will rule over a son who acts shamefully and will share in the inheritance among brothers.

A wise servant shall have rule over a son that causeth shame, and shall have part of the inheritance among the brethren. Classic KJV - Proverbs 17:2

INTRODUCTION



Family ties have limits, so they aren't all-powerful.

This proverb has something to say to three parties—each with an interest in the family estate:

- To the servant or employee: Act with wisdom and you will be rewarded;
- To the children: Do not dishonour your parents, if only because it will cost you dearly;
- To the parents: Train your children to handle money wisely, right to the end.

Wise love should govern the division of an inheritance. Is an inheritance a right or a responsibility? Certainly it is both—but even more, it's an opportunity, and like most opportunities in life, without instruction, they are squandered.



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COMMENTARY

Sir John M. Templeton



Sir John Marks Templeton was one of the greatest investment advisors of the 20th century. He provided real insight on inheritance his book, *The Templeton Plan - 21 Steps to Personal Success and Real Happiness* (1987). Note the following from Step 2: Using What You Have.

During John Templeton's four decades as an investment counselor, he has seen many families who have left their children great wealth. But that kind of inheritance can create more problems than it solves.... In studying hundreds of clients, Templeton has never been able to discern a connection between happiness and inherited wealth. In fact, in most cases the inheritance of wealth has done more harm than good.

Beware of instant wealth! Templeton saw that easy money from life insurance policies caused trouble, when falling suddenly on beneficiaries untrained in wise money management. Most of us have never learned the full range of purposes for a family inheritance.

Purposes of Family Inheritances

Do the over-arching goals for our family inheritance extend beyond our family itself? The *Financial Freedom: Men's Manual* (vol. 2) from the Institute in Basic Youth Conflicts says there are five purposes:

1. The final means for training the children;
2. Provision for the sick and elderly in the family;
3. A resource for the education and careers or businesses of the children;
4. Provision of a home for the children;
5. Assistance for the poor (outside the family).

Translation: *Share*

Referring to the wise servant, there's real uncertainty about the best translation of the Hebrew word for "share" (halaq) here. The *Keil and Delitzsch (K&D) Commentary on the Old Testament*



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says that early translators usually rendered this word in the sense of “allocate” or “apportion,” as does Luther’s German version. The KJV and more recent efforts translate it in the sense of “receive a part of” or “participate in” the inheritance—a big difference.

In the first sense, the wise servant acts as the executor of the estate, dividing the assets among the children. In the second sense, the wise servant receives some of the inheritance. There are strong arguments for both.

Wise Servant as the Guardian

K&D paraphrase the text: “A prudent servant shall rule over a degenerate son and he [the servant] divides the inheritance among the brethren.” In other words, the servant becomes the governor or guardian of the children and executor of the estate. K&D doubt that a clear-thinking master would make his servant—even a loyal servant—both co-heir with his own children and also executor of the estate. This would put the servant in a grave conflict of interest, subjecting him to a real temptation to plunder the estate. So K&D reject the “participate in” translation.

Wise Servant as a Joint Heir



On the other hand, the servant is already ruling over the shameful son, as indicated in the first phrase. In other words, he’s already an executor. This makes greater sense of the second part of the proverb, “...will share in the inheritance among brothers.” Like most English translators, I think the proper interpretation of the word “share” here is not “distribute,” but “participate in.”

The Reformation pastor-commentators John Gill and Matthew Henry agree. Gill says the text expresses “his [the wise servant] being a co-heir with them [the children].” Henry writes, “A prudent servant may perhaps come to have such an interest in his master as to be taken in for a child’s share of the estate.”

So, to employees today, the text says: Don’t be dismayed if you weren’t born into a wealthy family. Serve your boss wisely, and you may be rewarded with more than a servant’s pay. Someone will be needed to run the family legacy.

Wisdom Guiding Wealth



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The recent interpretation is reinforced by Proverbs 11:29: “He who troubles his own house will inherit the wind, and the foolish will be servant to the wise hearted.” In The Templeton Plan, Sir John Templeton “was convinced that children should earn their own spending money. A child needs to learn to work as early as six years old. Parents need to teach the child ... the meaning of pride in work.” However, sadly, many children of the wealthy grow up with a poor work ethic, so “the training tools” needed to get their attention as adults may have to be more forceful.

This proverb offers advice to a wealthy household with servants, children, and parents. Dividing the family estate typically causes friction among siblings. So it’s very important to plan with and for wisdom. The text extols wisdom over relations, even to the point that wisdom trumps family ties.

Attention All Heirs

If our heirs are tempted to act shamefully, odds are, they won’t be influenced much by family honour... but they may be moved by a threat to their inheritance. Surprise, children are not all equally honourable. Some behave well, and some don’t. The Hebrew word for “shamefully” (bosh) is also used in Proverbs 10:5 and 19:26, describing clearly dysfunctional family relationships. In traditional cultures, grown children who gravely offend their parents are simply disowned.

Parents must understand, training children in managing wealth is much more important than giving them wealth. As William Penn, the founder of Pennsylvania, said, “He who is taught to live upon little, owes more to his father’s wisdom, than he who has a great deal left him, does to his father’s provision [care].”

Last Chance for Training

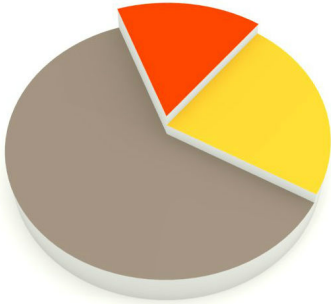
The inheritance is the last opportunity to train our child in asset management. When kids are young and in their formative years, then is the time for equal gifts—gifts for enjoyment and instruction in money-management. But later, does leaving unequal portions to our grown children mean that we love them any less? Not necessarily. Parents see that each child has different skills and different weaknesses, so there are good reasons to leave them tailored legacies.

Unequal Shares for Good Reason



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One of my wealthy clients had three sons, all in their forties, and one was a severe alcoholic, severe and unrepentant. She did not give each son a third of her estate. He received much less than the others, with the remaining third divided up among other family members and charities. Did she love the alcoholic any less? She was a wise money manager, and wise mother, who didn't want her money wasted nor her son drinking himself to death.

Using a Trustee

Our wills should be used as our final parental influence in teaching responsible financing to our kids. Grown children who persist in irresponsible behaviour should have their inheritance reduced or better, placed into a testamentary trust. The trustee should be wise and dependable. He should be given the power to release funds as instructed. There can be problems with wayward adult heirs. In his book *Answers to Your Family's Financial Questions*, Larry Burkett advised some wealthy parents not to leave their sizeable estate to their only daughter, until she escaped the clutches of a mind-controlling cult.

Money Wasted



What if a parent ignores this strategy and simply divides the estate equally, regardless of the maturity or ability of the heirs? That's a parent's prerogative. However, the proverb predicts that a legacy given to an irresponsible heir will merely be squandered. Giving a legacy to someone deliberately defiant and self-indulgent with God's providence—say, a gambler—is like flushing it down a toilet.

Givin' While Yer Livin'



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Some of us may be optimistic that our wayward adult children, might come to their senses upon receiving a large legacy. That might work. Don't be surprised if it doesn't. If they're already wayward, the chances are better if we're still alive, able to pray for them, and dribble the legacy out in instructive ways. If we're dead or incapacitated, we can't do anything about it, and we can't mediate among the siblings. As someone once said, "Do your givin' while yer livin'... so yer knowin' where it's goin'."

Conclusion

Financial advisor Ron Blue, put it well: "Transfer wisdom before you transfer wealth." But there is a problem. Transferring wealth is quick and easy, transferring wisdom takes time and effort. And we can't transfer wisdom that we don't have. For more on this topic, see the insights of Ron Blue in *Splitting Heirs*. Jesus spoke about money and inheritances often. Let's look at an example.



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OUR CREATOR, REDEEMER, AND FRIEND



Jesus likens God to a wealthy farmer (Luke 15:11-32) who had two sons, the younger foolish and rebellious. The younger asked to have his inheritance early and promptly squandered it abroad. When he hit bottom, having lost all his money and dignity, he returned in repentance to his father, asking to be made a servant. He recognized that he'd wasted his legal inheritance and deserved to be no more than a servant, yet his father received him with love and a big welcome-home party.

The older son was scandalized and envious. So the father reminded the elder of his love for him, too, and that the entire farm was his. But now was the time to rejoice at his brother's safe return. The father didn't change the older son's inheritance or give back to the younger son. Compassion toward the younger did not ignore justice for the older. What the younger son spent in folly, he needed to earn back in wisdom. Wisdom began with his returning and submitting to his father.

At the end, the older son also has some repenting to do. There's arrogance in his words to his father: "Look! For so many years I have been serving you and I have never neglected a commandment of yours..." The older son's unhealthy focus on the family estate made him neglect his brother and father.

APPLICATION



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- Memorize the text in your favourite translation and think about it often.
- Don't be discouraged by blood-ties if you work for a wealthy family. Good things come to those who serve wisely.
- Train your children to manage their money wisely while they are young. Study the passage Psalm 17:13-15 and consider the following: 1. What type of people are described in verse 14? 2. How does God provide for them financially? 3. Where do they direct their "abundance"? 4. Do they "give" their inheritance late in their life or "leave" their inheritance upon death, to their children. 5. The psalmist David contrasts satisfaction from leaving a financial legacy with satisfaction from awakening in God's presence (verse 15). 6 Consider the many benefits of giving while you are living rather than just leaving a legacy, even if it is to your own children whom you love.
- Ensure your Last Will and Testament is based on God's values and priorities. Read the book "Splitting Heirs" by author Ron Blue

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



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KEY WORDS

family, estate, folly, inheritance, insurance, more assets (quantity), servant, shame, wisdom, bf saving

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



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timer or planner to assign priorities to her activities. She and Diligent Daniel are an incredible pair. Pauline does all her homework before she starts an activity.

