

# What leads many men to financial ruin? (5:3-11)

The lips of an adulteress drip honey and smoother than oil is her speech, but in the end she is bitter as wormwood, sharp as a two-edged sword. Her feet go down to death. Her steps take hold of Sheol. She does not ponder the path of life. Her ways are unstable, she does not know it. And now, O sons, listen to me, and do not depart from the words of my mouth. Keep your way far from her (the forbidden woman), and do not go near the door of her house, lest you give your honor to others and your years to the merciless, lest strangers take their fill of your strength, and your labors [hard-earned goods - NASB] go to the house of a foreigner, and at the end of your life you groan, when your flesh and body are consumed. (ESV)

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*Hear me now therefore, O ye children, and depart not from the words, of my mouth. Remove thy way far from her, and come not nigh the door of her house: Lest thou give thine honor unto others, and thy years unto the cruel: Lest strangers be filled with thy wealth; and thy labors be in the house of a stranger; and thou mourn at the last, when thy flesh and thy body are consumed. KJV - Proverbs 5:10*

## INTRODUCTION



Loose living leads to poverty, financial and spiritual; the cost of adultery may not come due immediately, but it inevitably means bankruptcy, financial and spiritual.

The only people who will benefit financially from an affair are people we don't even know, or wish we didn't have to know—lawyers, court clerks, social workers, therapists, child psychologists. Anyone who chooses to commit adultery squanders the family wealth—every sort of wealth.

Most disastrously, with adulterous activity, we demolish ourselves.



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## COMMENTARY

### Translation: *Strength*

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The Hebrew word in the text for strength: כֹּחַ (kōaḥ, pronounced “kō-akh”), is sometimes translated as wealth. It refers to one’s capacity to produce “substance.” The same word is used in Deuteronomy 8:17-18 as the source of our ability to earn income, so it can be translated as power (ESV): “Beware lest you say in your heart, ‘My power and the might of my hand have gotten me this wealth’. You shall remember the LORD your God, for it is He who gives you power to get wealth, that He may confirm His covenant that he swore to your fathers.”

### Huge Losses

The earnings of a lifetime can vanish from an illicit sexual affair. I know of executives who lost—and are losing—their all wealth because they violated their marriage vows, indulging in a single afternoon. All of Proverbs 5 is a warning against adultery. This text deals with the financial fallout, while other verses discuss the (hopefully educational) punishments inflicted on our emotions, social standing, and personal health.

### Forbidden Women and Divorce



Who is the forbidden woman referred to in the text? The answer is simple, but unpopular: It could be anyone, anyone who is not God’s choice as your life-mate. While loose living leads to financial woes, the opposite is also true. Those faithful to their spouses are much more financially secure. Stronger marriages build stronger personal balance sheets. In his Notes on the Bible, Albert Barnes puts it this way: “Besides the loss of purity and peace, sin in all its forms brings poverty.”

Divorce will cost you half of your estate, period, scattering your potential productivity. This will



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wreck your children's opportunities, not to mention their emotional stability and future lives. Sociological analyses prove a direct correlation between family breakdown and national productivity.

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## Multiple Losses

Moral bankruptcy leads to financial bankruptcy. The text reveals that “strangers” first pilfer the wealth of the corrupt, and then their “strength.” In other words, we first lose our money, and then lose our productivity, becoming a slave, working for another. When people go deeply into debt, they are slaves of the lenders, the banks or other creditors. They lose both their finances and their freedom.

## Delayed Losses

God intended sexual enjoyment to be holy, private, and personal within the context of life-long marriage between one man and one woman. The mainstream media promotes the opposite. According to God's word on this matter, anyone who is sexually immoral will later suffer financial hardship.

## The Rich and Famous



What about the rich media stars? To many of them the word “adultery” is meaningless. They don't appear to be suffering financially. How does this truth affect them?

First of all, some are not as rich as they appear. They are deeply in debt and choose to lower their moral standards to earn more. They are on a slippery slope. Second, there is always time between the crime and the fine. The stars of today are the street people of tomorrow. Third, some hold onto their riches, but lose their serenity, health, and honour. Finally, substance abuse and suicide are common among the rich and famous. For the rich and famous icons of

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## Inadequate Financial Planning

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If the sexually promiscuous have greater financial troubles than their clean living counterparts, why doesn't the financial planning community actively promote marital fidelity? Perhaps it's too personal. People choose to ignore the cost of immoral behaviour, believing that the short-term pleasure is greater than the long-term pain—financial loss, sickness, regrets, death. The story is never over.

## OUR CREATOR, REDEEMER, AND FRIEND



Jesus raises the bar even higher. He said even lustful looks can be disastrous: “I say to you that everyone who looks at a woman with lust has already committed adultery with her in his heart,” Matthew 5:28. That's terrible! It may be difficult to live in moral purity, but it seems utterly impossible always to think with purity. Why did Jesus give us such an impossible standard? Just another guilt trip? This issue goes beyond the scope of financial management. It touches on the basic purpose of the life and death of Jesus Christ. His purpose was not just to give us good rules. We already had enough rules.

Jesus came to do what was humanly impossible, that is, to live God's commandments perfectly, and then more. He paid a debt that he did not owe – our rebellion against God, so we could go free. This new freedom is given not so we can sin more, but so we have the strength to overcome all sin.

Back on the topic of finances. If there are financial setbacks for physical immorality, what is the cost of mental immorality? What's wrong with pornography? Daydreaming about a sports game reduces our productivity at work. Daydreaming about a sexual affair not only reduces our effectiveness, but then plant seeds for future destructive sexual activity. This erodes our wealth.

What is the financial cost of lustful looks? According to this text and Jesus, they're not free.



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### APPLICATION

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- Memorize the text in your favourite Bible translation and think about it often.
  - If you are married, put a picture of your spouse in your workplace.
  - If you are single consider putting a picture of Jesus or the Holy Bible in plain view.
  - Study the book, *The Purity Principle*, by Randy Alcorn. It's short and practical. It may help you avoid financial ruin.
  - Call your spouse from your place of work.
  - Don't indulge in sexual fantasy.

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





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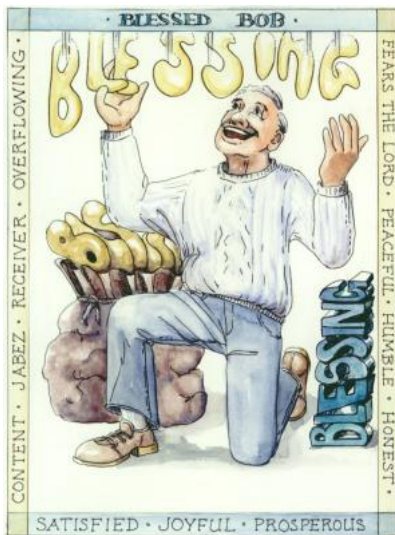
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## KEY WORDS

adultery, house, immorality, income, work, less assets (quantity), power, purity, sex, sin, stranger, strength, virtue, wealth, bf serving others

## ILLUSTRATION

### [Who is Blessed Bob?](#)



Blessed Bob is very fortunate. He recognizes that good things come from God! God is shunned by many, but not by Bob. Bob loves God. He wants to receive all the good things that God has for him. He's not too proud to ask God for help. In fact, Bob prays often. Some think that he prays without ceasing. But he is not without fault. Blessed Bob makes many mistakes, and when he does, he admits his errors. He corrects them and presses on.

Bob gets so many blessings he feels overwhelmed. His cup overflows. But he doesn't hoard his blessings. Like Generous Genevieve, Blessed Bob likes to give to others. He is truly prosperous, even though there are many who are financially richer than he is.

We see examples of Blessed Bob in the Bible in the lives of Job and Joseph. Job went through some very good times (Job 29:2-25) and some very bad times (Job 2:7-8). Joseph had similar financial cycles (Genesis 39:2,21). Both men kept their focus on God, not on their financial condition (Job 1:21, Genesis 50:19-21).

More recently we have examples of those who have lived with the same life focus. R. G. LeTourneau was the inventor of the largest earth moving machines in the 1930's and 1940's. He credited God for his tremendous success. He gave away much of his wealth while he was



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still living saying that, "When I shovel money out to God's interests, God shovels money back to me, but God's shovel is bigger than mine." He was called the mover of men and mountains because of his great work and influence. On his gravestone, R. G. LeTourneau left all visitors with these words, ~~SEEK YE FIRST THE KINGDOM OF GOD AND HIS RIGHTEOUSNESS~~ — AND ALL THESE THINGS SHALL BE ADDED UNTO YOU MATTHEW 6:33.

Blessed Bob is full of joy. He is satisfied with life!

