

What is a wise financial strategy for a woman? (14:1)

The wise woman builds her house, but the foolish tears it down with her own hands.

THE TEXT (NASB)

The wise woman builds her house, but the foolish tears it down with her own hands.

Every wise woman buildeth her house: but the foolish plucketh it down with her hands. Classic KJV - Proverbs 14:1

INTRODUCTION



Vive la difference!—as the French say it. Though men and women share many qualities in their lives and financial objectives, our differences make our lives more exciting, enjoyable, and productive.

This proverb does not deal with constructing a building, but with the domestic realm—the home. The wise woman chooses a financial strategy focusing on family. Women find happiness more in their family life and household, than do men. Women have a “nesting instinct,” and when we respect our instincts, everyone benefits.

Psychologist Jordan Peterson shows that in “gender free” Sweden, 90 per cent of the engineers are men, and 90 per cent of the health workers, women. Men focus on things, women on people. Sadly, caught up in the struggle for gender equality, many confuse “equal worth” with “same mission.”



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COMMENTARY

Translation: *house, builds*

The Hebrew word for “house,” בית (bă•yit, pronounced “ba-yith”), is used almost 2,000 times in the Old Testament, referring to the shared household, home, or family dwelling. In Biblical times, there were many types of dwellings, from nomadic tents to mansions of stone and marble, with flat, sturdy roofs and low walls, and parapets around the property. Sometimes their roofs supported grassy lawns and tents. Strangely, this word is first used in Genesis 6 and 7 to describe the inside of the ark, and the household of Noah. A useful translation of this same word is found in Proverbs 31, where it’s used three times, always rendered “household.” So here, a woman’s goal is a happy home, not a fancy house. Family, not property, are her real treasure.

When the Hebrew word for “builds,” בנה (bā•nāh, pronounced “bah-nah”), is used with reference to women; it generally means “bearing children” or multiplying the family (Genesis 16:2, 30:3; Deuteronomy 25:9). This truth is most clearly expressed in Ruth 4:11, when Rachel and Leah are credited with having “built the house” of Israel—mothering an entire nation!

Folly Destroys Families



“Tearing it down with her own hands” doesn’t describe the brick-by-brick demolition of walls, but living in a way that undermines her own household. With her own hands, she works to limit the size of her own family and focusses on outside activities, to the neglect of her own home-life.

The wise woman focuses on her family. This speaks volumes about the modern fear of children. Some argue that children are an unbearable expense, so it’s financially prudent to have fewer, rather than more. Building a household is costly and messy work—particularly when it comes to changing diapers. God sees things differently. He says that children—a larger family—are a blessing, a reward, not a curse or burden (Psalm 127:3, Psalm 128:1-6). God is not constrained. Scarcity, the premise of supply and demand economics, doesn’t apply to God’s economy. God’s resources are infinite. When child raising seems frightening, women need to join the Know-God movement, not the No-God culture.



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Children: The Big Pay Off



The 1990s best seller, *Men are from Mars—Women are from Venus*, discusses key gender differences. And read through the lens of the Bible, God's intent for women is to bear and nurture children, and for the children to support their mothers in their old age. A wise woman plans and trains accordingly. Seniors' residences may provide adequate physical care, but they're never more than warehouses; cold and impersonal. The foolish woman fails to think about her old age. She fall back on "social support" to care for her. Sadly, inevitably, no amount of funding can make up for her missing intimate relationships.

The mature years from age 45-to-70 are just as long as the youthful years from 20-to-45. Yet the foolish woman squanders the togetherness and family security of her "pay-off" years, for the "success" and distractions of her youth.

Honouring Husbands

Perhaps the most dangerous way that the foolish woman tears down her home is dishonouring her husband. Certainly, it is easier to honour husbands who are responsible, responsive, and loving, and it can be very difficult otherwise. Nevertheless, a wife can undermine and even sabotage her household by faking leadership in the family, instead of trusting and praying for the LORD to guide her husband in caring for everyone. We find a tragic example in the biblical story of Rebecca, convincing her favorite son Jacob to deceive his father, Isaac, to get the family inheritance. She achieved her purpose, but as Jacob had to flee his elder brother, she likely never saw him again.

Overspending Destroys Households



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A foolish wife can also destroy her household by overspending. So, several mothers of large families have said, “His job is to bring in the money; my job is to use it”—with all the savings possible when there’s a homemaker in the home (like real food instead of fast food). Yet, as my German aunt used to say, “Der Mund ist ein kleines Loc doch frist es Haus und Hof.” Loosely translated: “The mouth, though small, can swallow the house and even the farm!”

Proverbs 31:10-31 describes a wise woman, with many outside business interests, but they all revolve around her domestic life. If employers want women employees, they should offer benefit packages to help them be better home-makers—but they don’t, in the name of “equality.” So in her book, *Business Boutique*, her podcasts and online videos, financial coach Christy Wright shows how women can have the best of both worlds, running profitable businesses out of their homes during school hours.

OUR CREATOR, REDEEMER, AND FRIEND

Why did Jesus not appoint women as some of his twelve apostles? They ran the travelling “household” or camp (Luke 8:1-3) of his ministry, but they left the “hunting parties” to the men.

As the Creator God, Jesus could have “set things straight” for “equal rights” once and for all and appointed six men and six women. He did not. He appointed twelve men only (Mark 3:16-19).

The Lord knows that a wise woman, if she becomes a wife with a family, will focus on her family.

APPLICATION

- Memorize the text in your favourite Bible translation and think about it often.
- Reject both chauvinism and feminism. Listen to the following message by Gavin Peacock of Calvary Grace Church of Calgary: [Reflections on 25 Years of Keeping Covenant](#).
- Learn how the differences between men and women complement each other. Research compentarianism.
- Encourage the women in your life to be good home managers, and the men to be loving, courageous leaders.

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



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KEY WORDS

better life (quality), economics, family, folly, hand, home, house, scarcity, marriage, 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.

