

How important is image? (13:7)

There is one who appears to be rich, but has nothing; another pretends to be poor but has great wealth.

THE TEXT (NASB)

There is one who appears to be rich, but has nothing; another pretends to be poor but has great wealth.

There is one that maketh himself rich, yet hath nothing; there is one that maketh himself poor, yet hath great riches. Classic KJV - Proverbs 13:7

INTRODUCTION



Don't be fooled by appearances—and do not pursue appearances.

The modern disease is borrowing money, so we can pretend to be rich and enhance our personal appearance of “success.” This is double danger. We spend in pursuit of a prestige that is false and therefore really unsatisfying. And then we must pay interest on our debt.

In contrast, almost everyone admires the wealthy—like a Warren Buffett—who deliberately live below their means. They're no strangers to the life and life-struggles of the rich, but they understand the realities of the poor.

And yet, why would a wealthy person want to look less-than-wealthy?



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COMMENTARY

There's great merit in not flaunting our wealth. If we're travelling in unknown territory, it's certainly safer to keep a low profile; so when I travelled through Europe after graduation, I deliberately dressed down to blend in with the locals. Maybe the truly wealthy refuse to flaunt their wealth for the same reason. Maybe it's only the many "wannabes" who are showing off their luxuries, deeply in debt for appearance of great wealth. They're overspending just to impress others. It's a sham.

Misers



This proverb can be read to mean that “the one” has no treasure in heaven, and “another” has great merit stored up in eternity. But the text also has concrete, practical application here on earth. Some under-spend in a sordid and tight-fisted manner, like Charles Dickens’ classic character, Ebenezer Scrooge. They spend far too little on themselves and hoard money, in the grip of an obsession. Such miserly behaviour exposes their lack of trust in God, injustice toward their family, and a sad poverty of charity toward the poor.

Such Scrooge-type obsessions do seem relatively rare—fortunately. So it's more likely that the many modest wealthy simply hide their wealth well. So in Thomas Stanley's book, *The Millionaire Next Door*, we learn that roughly 75 percent of millionaires purchase used cars. The message: Don't let yourself be fooled by appearances.

A Car or Prestige?



As a university student, I lived for a while in inner-city Detroit—a real education. I was amazed to see sparkling new Corvettes parked outside ramshackle dumps. I



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asked my hosts, whose cars were they? And sure enough, they belonged to the local residents. The mystery was, when those folks drove down the pot-holed street in their flashy sports cars, were they truly impressing their neighbors with themselves, their true worth? Or with a car that everybody knew was a just shiny soap-bubble, waiting to be popped by the finance company? Were they trying to impress their neighbors with their “courage” in piling up a debt that everybody knew they couldn’t pay? A used car would’ve got them from point A to point B, as well as the new Mercedes. But if they were buying prestige instead of transportation, surely all their neighbors knew they were living a lie. Was everybody cooperating in a lie? How sad! How unhappy for everybody!

OUR CREATOR, REDEEMER, AND FRIEND

The most spectacular, historical example of hiding true wealth was Jesus of Nazareth.

Jesus was—and is—the creator, sustainer, and proprietor of the Whole Universe, yet while he was living on Earth, He never owned a home (Matthew 8:20) nor anything but the clothes on His back.

Jesus made Himself poor, so that we could become rich (2 Corinthians 8:9); He was the greatest, most charitable “minimalist” of all time.

APPLICATION

- Memorize the text in your favourite Bible translation and think about it often.
- Evaluate your purchases to determine the “prestige” you are including in your buying. Buy functionality. Prestige and glamour are usually, if not always, a bad buy.
- Don’t let yourself be intimidated by another’s wealth. Don’t be afraid or envious of it.
- Don’t try to make others think you are wealthy.

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



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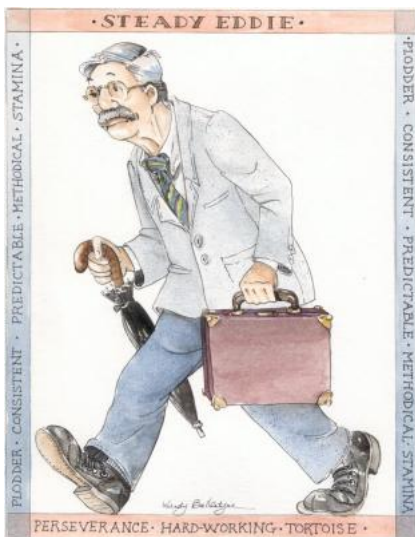
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KEY WORDS

deceit, honesty, humility, nothing, poor (hebrew verb), rich, wealth, worse life (quality), bf spending

ILLUSTRATION

Who is Steady Eddie?



Steady Eddie is a rather boring person. In Aesop's fable of the tortoise and the hare, Eddie is the tortoise. He's a plodder; he's consistent; he's predictable; he's methodical. One of the greatest inventors of all time, Thomas Edison, defined genius as "One percent inspiration and 99 percent perspiration." Steady Eddie doesn't have the full one percent of inspiration but he generates perspiration and produces good results.

Charles Walter, a highly-experienced financial planner and insurance agent, said that after decades in the business he has observed the following: It's not the educated and talented who usually win, but the plodder with stamina and perseverance.

Steady Eddie often shows up in financial planning literature to some degree. For example we catch a glimpse of him in that best seller, "The Wealthy Barber." Barber Roy, the main character in the book, "hadn't missed an entire day of work in thirty-seven years for any reason. He even opened on the morning of his daughter's wedding." Wow! I've known people who haven't had a sick day in ten years, but thirty-seven—now that's impressive! (It's also fictional!)



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It boils down to this: In order to make many financial strategies work, we ourselves need to keep working and generating cash flow. Without the steady cash inflow we will continually change our strategies to meet unexpected bumps and potholes in the road. Without the discipline of work we often lose our own health and sharpness.

Steady Eddie won't quit his day job to become a singer. He's not glamorous. He's not intellectual. You might say that he is rather boring—and you're probably right, but I'll tell you another thing about him: Eddie's not broke!

