

# How does your speech affect your finances? (12:14)

**A man will be satisfied with good by the fruit of his words, and the deeds of a man's hands will return to him.**

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## THE TEXT (NASB)

**A man will be satisfied with good by the fruit of his words, and the deeds of a man's hands will return to him.**

*A man shall be satisfied with good by the fruit of his mouth , and the recompense of a man's hands shall be rendered unto him. Classic KJV - Proverbs 12:14*

## INTRODUCTION



Polite speech pays benefits!

A cheerful countenance encourages cheerful words, attracting others. Our own words can cause us trouble, but also provide us benefits. As an old Chinese maxim says: "A man is not ready to open business until he learns how to smile."

Our words are more powerful than we realize, and in this electronic age, we may not think enough about the fruit of our words.

The use of the expression, "the fruit of his words," rather than merely "his words," implies that words are like planted seeds, taking time to germinate before they produce fruit.



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## COMMENTARY

### Words are Powerful and Long Lasting



Our own words affect us in ways we often fail to realize, so we have expressions like: “I put my foot in my mouth,” or “A minute keeping the mouth shut is worth an hour of explanation,” or “Least said, soonest mended.” The second phrase in the proverb, joined by the word “and,” also describes the Law of the Boomerang. What we send out comes back to us. We need to be careful about what we say, because our words endure for all eternity.

### Speak Well for Success

The effort we make to speak well is all worthwhile. Mom’s teaching, “Just remember to say ‘please’ and ‘thank you,’ ” contributes to our future financial success. First words, then actions follow. Just as our words bear fruit, which we need to eat (hence the expression, “eat those words”), in the same way our deeds are like a boomerang. They will return to us.

Our words always return to us because we’ve sent them out to someone “out there,” for the sake of “the deeds of a man’s hands.” Our words are always meant, in one way or another, for cooperation, and cooperation should always mean, “with a friend.” So the words we regret always come out of us when we forget the person we’re speaking with, when we’re “talking at” them (or “talking about” them), instead of really “speaking with” them. So in the long-run, the most successful salesmen are always those who care more about the customer and the customer’s real needs, rather than simply “making the sale.”

### Retribution is NOT Karma

God has established laws of cause and effect, action and consequence, seed and fruit. The law of the harvest is this: We reap what we sow. The reaping comes (1) in kind, (2) later and (3) greater. The Hindu teaching of Karma reflects an inaccurate understanding of the law of the harvest. The Bible teaches that all of us will be judged by a personal God, not by an impersonal force. Retribution reflects justice. The God of all the earth is certainly just (Genesis 18:25) but God also extends forgiveness and grace (Exodus 34:7). Karma does not.



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## OUR CREATOR, REDEEMER, AND FRIEND

Jesus said that our words are powerful tools for good, but also for evil: "What comes out of the mouth proceeds from the heart, and this is what defiles. For out of the heart come evil intentions, murder, adultery, fornication, theft, false witness, slander. These are what defile a person, but to eat with unwashed hands does not defile," Matthew 15:18-20.

If we call our brother "a fool," then we risk the most severe punishment—hell fire (Matthew 5:22)!

The words we use reveal our innermost thoughts. Therefore having good things on the inside, namely the Holy Spirit and the word of God, will result in blessing on the outside (Luke 6:45). "If any think they are religious, and do not bridle their tongues, but deceive their hearts, their religion is worthless," James 1:26.

## APPLICATION

- Memorize the text in your favourite Bible translation and think about it often.
- Choose your words carefully. Don't speak rashly.
- Don't blame others for your condition. Your own words and actions affect you much more than you may realize.
- Recognize that there is a delay between planting and harvesting. In our instant age we are more easily deceived into thinking that there are no corresponding consequences for our actions. Don't believe it!

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



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## KEY WORDS

blessing, gracious, harshness, justice, more assets (quantity), retribution, satisfaction

## ILLUSTRATION

### Who is Generous Genevieve?



Generous Genevieve loves to give and has a big heart. Sometimes she chuckles to herself as she gives her gifts. Now here's a secret about her giving: She only gives to those who really need it—not just to anyone who asks for a handout. She gives because she thinks it's the right thing to do.

Strangely enough, the more she gave to those in genuine need, the more she got back. Some people give in order to get, but she considers that mere trading. Generous Genevieve gives for the sheer thrill of it. By giving she is keeping herself from emotional cancer. Emotional cancer, also known as greed, can take over one's heart and destroy their ability to enjoy even the simple things of life. Genevieve gives in order to increase her giving capacity.

Sometimes it hurts Genevieve to give. Sometimes she is short of cash because she has given to someone else, but that shortage doesn't last long.

Genevieve believes that there is always a reward for giving to those in need. She thinks that her generosity will come back to her benefit sooner or later. She coined the expression, "What goes around—comes around."

