

# How can you save a lot? (13:11)

*Wealth obtained by fraud dwindles, but the one who gathers it by labor increases it.*

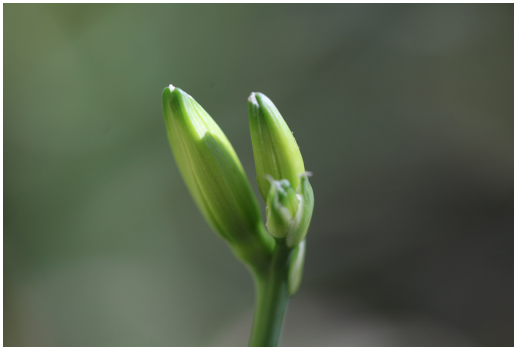
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## THE TEXT (NASB)

*Wealth obtained by fraud dwindles, but the one who gathers it by labor increases it.*

*Wealth gotten by vanity shall be diminished: but he that gathereth by labour shall increase.*  
*Classic KJV - Proverbs 13:11*

## INTRODUCTION



There are many ways to get rich, but some fail to provide long-term wealth. A person who attains his wealth through honest work will keep it longer. For others, it's "easy come, easy go."

The person who gets his wealth through dishonest means will always find that his expenditures increase even more quickly, or that he experiences unexpected losses, or that he's tricked into paying for something unnecessary. In any case, his wealth is soon gone. It's all about how a dollar is earned.

How can you make sure your money will last?



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## COMMENTARY

Two English translations offer added insight into the Hebrew text. The English Standard Version (ESV) provides a contrast between quicker, easier wealth, and harder, slower and steadier wealth: “Wealth gained hastily will dwindle, but whoever gathers little by little will increase it.”

The God’s Word version puts it like this: “Wealth gained through injustice dwindles away, but whoever gathers little by little has plenty.”

### Translation: *Fraud*



The Hebrew word for “fraud,” הבל (hě-vel), pronounced “hě-vel”), is also translated as: “vanity,” “injustice,” and “easily.” This word is used first in Deuteronomy 32:21, as God is angered by the idols—the empty gods or vanities—of Israel. This word contains the notions of triviality and emptiness, the illusion of usefulness. This implies that wealth obtained by providing little or no value is just as futile as wealth obtained through deliberate dishonesty. For example, if you sell someone a car that you know to have serious problems, yet you overcharge for the car, this proverb asserts that the money from the sale will dwindle or provide you with little benefit.

Vanity denotes a nothingness or hollowness. We naturally want something for nothing. Enduring wealth however requires fair dealings, for the benefits gained by cheating are illusory. All the effort that we use to deceive others to get a short-term rewards will come to nothing.

### Translation: *Labour*



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The literal translation of the Hebrew phrase, עַל־יָד (ʿăl yād, pronounced “all yahd”), is “on the hand” and means “little by little.” It points to a “handful at a time.” It describes, not so much the perspiration of labour, but the consistency of small, steady gains, steady returns, and consistent savings. A gradual accumulation of wealth in a slow, steady process is the best path to increase. This powerful financial law applies to savings gained both “externally” and “internally.” We increase our savings externally, when we add new funds to our investments. We increase our savings internally, when we reinvest dividends or interest, as in a mutual fund or DRIP (dividend reinvestment plan).

This strategy of focusing on small, seemingly insignificant savings, also applies to thrift and frugality. It has always been said, and said well, “Waste not, want not.”

## Frugality Does Not Equal Greed

On one occasion, Jesus Christ multiplied a few loaves and fish to feed over 5,000 men, plus their women and children (Matthew 14:13-21). At another time, he fed over 4,000 (Matthew 15:32-39), again not counting all the women and children. But He did not leave the remaining fragments for the birds and wild critters. He told His disciples to collect the left-overs, so that there’d be “no waste” (John 6:12). At both times, Jesus wanted none of the food wasted. Why? He could have created more at any time. Why did He have His disciples gather up the left-overs? Perhaps He wanted them to have a visible reminder of His ability to supply whatever was needed. But the Bible plainly states the primary reason: “That there would be no waste.” That’s the point: Don’t waste anything. Even with great abundance or unlimited supply, it’s important to be thrifty.

Waste is wrong, especially waste of a core human need like food. Who knows how big or small were the fragments were that were collected or ignored? That decision was left to the



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judgement of the collectors. The real lesson was, small savings are real savings, just as incremental gains are real gains.

## Many “Small Wins”

In his million-seller book, *The Man in the Mirror*, Patrick Morley uses this proverb to illustrate the experience of his long-time acquaintance, Ed:

Ed’s goal was to own enough rental property to cover his desired annual income. He planned to buy houses that would throw off cash of \$25 to \$100 per month. I distinctly remember thinking how unambitious his scheme sounded. My ambition was to make it big by selling large properties, and knocking down huge commissions that would make his rent cheques pallid by comparison. Five years later I was still a slave to closing that elusive big deal, while Ed earned all of his income while he slept.... This principle (of slow incremental growth) runs counterculture. In the fast lane, the quick money is the way to go, but many tortoise-and-the-hare experiences show that ‘slow and steady’ wins the race.

## Short-Term Focus Fosters Fraud

Fraudulent dealings do not provide lasting benefits, but they do provide short-term gain. We live in an era of instant everything, so we’re accustomed to getting our results now, and we’ll take our chances with any future consequences. Not surprisingly, therefore, we’re witnessing many more incidents of fraud, and therefore a greater expectation of fraud as a normal part of the business culture. And that introduces yet another friction into the free market (like government regulations), distrust slowing down everybody’s responses to the opportunities that present themselves.

Solid treasure requires solid work. Get-rich-quick schemes are a symptom of laziness. Working “on the hand” is gradual work, adding little by little. This may be behind the New Testament reference to working with our hands in Ephesians 4:28. Slow, gradual growth is also praised (albeit indirectly) in Isaiah 28:10. Primary school starts with simple, orderly, incremental instruction. It’s the same with financial management. The basics behind good, lasting success are simple, orderly, and incremental. It’s part of the principle of intelligent design.

## Developing Honest Money Management Skills



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There is an extra benefit in the gradual acquisition of wealth: Extra practice in managing wealth. We can develop patience and the skill from repeated trial-and-error, without courting disaster. We can develop money management skills with frequent small injections of capital, while we learn from our mistakes. The sudden windfall profits, like winning a lottery or inheriting a fortune, can put us into a position where we have more money than we know how to manage. Most multi-million dollar lottery winners gain only a lifetime of trouble from their “fortune” or “big win.” Most squander their winnings within a decade, and then end up saddled, penniless, by all their new, luxurious appetites.

This text can also be a warning against leveraging—against borrowing money to suck investment income. Here, we’re trying to use other people’s money to generate a personal return with little effort—but often unheeded risks. God’s design is that we “create” wealth, not “take” wealth, like a parasite. Dollars earned this way are hollow dollars, empty of the full benefit of life-long wealth. Leveraging is not dishonest, but it’s often perverted by the thrill of risk-taking, rather than the satisfaction of building.

## OUR CREATOR, REDEEMER, AND FRIEND

Jesus was never fraudulent, since He committed no sin (1 Peter 2:22). He even challenged His enemies publicly to accuse Him of any wrongdoing, but they could not (John 8:46). He was told by others that He always spoke the truth, and He did not stoop to political correctness (Matthew 22:16).

Jesus had no material wealth during His brief stay on earth. When He died, all He owned were the clothes He wore (John 19:24). However, the time will come when Jesus will command riches (Revelation 5:12) that last forever. Wealth contaminated by sin is very temporary.

Jesus can help us get everlasting wealth. First, He redeems us from the death sentence of our own greed and self-indulgence, and then freely gives admission to all of God’s blessings (Romans 8:32).



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## APPLICATION

- Memorize the text in your favourite Bible translation and think about it often.
- Compare and contrast the text with Proverbs 10:22.
- Don't be too proud to work hard for your money. It lasts longer that way.
- If you are in sales, don't stretch the truth to earn extra commission.
- If you have an unclear conscience about any income earned, return it or resolve the problem as soon as possible.
- **START SAVINGS SMALL.** In other words don't despair if the savings seem insignificant at first.

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



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## KEY WORDS

deceit, fraud, growth, honesty, illusion, work, less assets (quantity), money laundering, shelf-life, wealth, leverage, thrift, frugality-see thrift, bf saving

## ILLUSTRATION

### Who is Tax-Driven Ted?



Death and taxes: The only things we can be sure of! Certainly that's the way Tax-Driven Ted sees it. Whereas others pay some or little attention to taxes, he is consumed by tax minimization. Ted is tax obsessed. Why? For many Canadians, if left unmanaged, taxes eliminate over 50% of income. In Canada tax freedom day falls in July.

Tax freedom day is the day of the year when you have paid all your taxes and can now keep the rest of the money you earn. Tax-Driven Ted will spend money just to get a write-off. He fails to seriously evaluate the underlying economics behind the decision and chooses to focus on the tax consequences. He loves to borrow money to invest simply because he can write off the interest costs of amount borrowed. This investment technique is called leveraging and is commonplace.

Ted doesn't believe he should pay any taxes. After all, the government wastes money. It's extremely inefficient. He uses every angle to reduce taxes. He's always looking for loopholes, credits, or write-offs. *His focus is not on customer satisfaction but on tax reduction.*



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He goes on trips and conferences so that he can take the tax write-offs. He loves limited partnerships investments and other tax shelters. For some investors tax considerations are secondary, but for Tax-Driven Ted, they come first.

