

Is it better to be rich or poor? (10:15)

The rich man's wealth is his fortress; the ruin of the poor is their poverty.

THE TEXT (NASB)

The rich man's wealth is his fortress; the ruin of the poor is their poverty.

*The rich man's wealth is his strong city: The destruction of the poor is their poverty. Classic KJV
- Proverbs 10:15*

INTRODUCTION



Wealth provides a personal sense of strength and security.

Poverty brings weakness and vulnerability.

The question is: How much of this security and vulnerability are real? How much is imagined?



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COMMENTARY

Wealth certainly has more advantages than poverty. It's safer to live amid the protections of a city, than alone in the wilderness. Likewise, people's confidence often moves up and down with their bank balance. The text encourages us to choose wealth over poverty, but with subtle cautions.

There are two significant pronouns here: "his" and "their," the one singular, and the other plural. The rich man's wealth is "his" fortress, neither "a" fortress nor "the" fortress. That's his belief—where he's placed his trust. So perhaps it's more imagined than real. Check Proverbs 18:11: ["How does wealth deceive us?"](#) for proof. And the same apply to the poor. Their poverty may generate more fear and anxiety than is warranted.

Translation: *Fortress, Ruin*



The literal translation of the Hebrew word for "fortress," קריה (qir•yāh, pronounced "qir-yah"), is more often rendered as "strong city," a fortified city rather than an open settlement or isolated citadel. A rich man may retreat into a world of his own making, accumulating plenty for his comfort and distraction. We can "rest secure" in our abundance, our wall against outsiders. With more enterprise and resources, we can make our fortress even bigger. But the problem with fortresses always is, when are they strong enough? How much defence is enough?

The Hebrew word for "ruin," מחרתה (mehit•tāh, pronounced "me-khit-tah"), also entails destruction, consternation, dismay, or terror. The root meaning includes the notion of demoralization and frustration. The poor often feel helpless and timid because of their poverty. Yet this too may be more imagined than real, needless worry about our basic needs. God wants us to ask him for "our daily bread," rather than fretting or panicking. And it's worth noting: The poor are together in "their poverty."

Classic Comments

Gill's Bible Commentary says:



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What a fortified city is to persons in time of war, that is a rich man's wealth to him; by it he can defend himself from the injuries of others, and support himself and family in times of public calamity; for money is a defence... On the other hand, ... for the poor their poverty is their consternation... it frightens them; they, knowing their circumstances, are afraid of everybody and of every thing; not being able to defend themselves against their enemies, or support themselves in times of public calamity, as war, famine, or pestilence.

Gill implies that the text is more descriptive rather than prescriptive. All else being equal, it's better to be rich than poor, but either extreme has its own dangers. Refer to Proverbs 30:8 for clarity.

Wealth and Relationships



The rich face the danger of living more insulated, isolated lives, with shallow friendships. Paradoxically, the poor may have firmer, more secure friendship in needing help from each other. It's difficult to separate the rich from their riches. The rich give up their wealth only if they are convinced that they can be protected another way. The misplaced confidence of the rich and unnecessary fear of the poor are both resolved when an invisible, almighty—yet loving—God enters the picture.



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OUR CREATOR, REDEEMER, AND FRIEND

Jesus warns against the sense of security that riches bring.

Riches can make even Heaven seem undesirable. Jesus said, "It is hard for those who are wealthy to enter the kingdom of God," Luke 18:24. Why? Psalm 52:7 reveals that confidence in wealth is misplaced: "Behold, the man who would not make God his refuge, but trusted in the abundance of his riches and was strong in his evil desire." Jesus identifies Mammon, or the "Almighty Dollar," as a prime rival for our affections for the "Almighty God."

Wealth seems to provide, but God does a better job. The poorest of the poor in the world often live in happy faith and friendship.

APPLICATION

- Memorize the text in your favourite Bible translation and think about it often.
- Do you pray to God for security or just look to your financial resources? Wealth seems to bring security, but be careful, such security is illusory.
- Are you over insured? Make sure your insurance premiums are not reducing your generosity. Sometimes insurance against every type of calamity (death, accident, illness, infirmity) reveals a lack of trust in God Almighty.
- Give generously to those who have less than you do. This strategy will help both the receiver and the giver.

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



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KEY WORDS

better life (quality), insecurity, poverty, protection, rich, insurance, security, vulnerability, wealth, famine, poor (dāl pronounced “dahl”), bf saving

ILLUSTRATION

Who is Self-Centered Sam?



Self-Centered Sam looks out for number one. Who's that? It's Sam, of course! Sam doesn't consider himself to be self-centered. One of his favourite books is ["The Richest Man in Babylon."](#)

What does Sam do with his income? The cream, the very best goes to his own long-term growth fund. His motto is 'pay yourself first.' Some call him Stingy Sam. But he's not stingy; he's just making careful preparation for his own future, comfort, and well-being. He is part of the "me" generation. He typifies the Maslow's hierarchy of needs with self-actualization as apex of all values. Sam is a dedicated humanist. He doesn't recognize any higher power than himself. He's a tough negotiator.

Sam doesn't ignore charity. But how could he possibly help anyone one else unless there was something in it for him? Therefore any and all charitable donations must have full and public credit given to the donor. The more people are aware of his generosity the better. After all, a little bit of advertising is good for business. When his corporation gives a gift it comes as a percentage of profits, not revenues.

His financial hero is the multi-millionaire, whose assets once exceeded the entire US treasury:



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The great Railroad and Steamship Baron [Cornelius Vanderbilt](#).

