

What are two essentials for financial success? (6:6-11)

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THE TEXT (NASB)

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Go to the ant, thou sluggard; consider her ways, and be wise: Which having no guide, overseer, or ruler, Provideth her meat in the summer, and gathereth her food in the harvest. How long wilt thou sleep, O sluggard? when wilt thou arise out of thy sleep? Yet a little sleep, a little slumber, a little folding of the hands to sleep: So shall thy poverty come as one that travelleth, and thy want as an armed man. KJV - Proverbs 6:6

INTRODUCTION

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The two essentials for flourishing financially are easy to know, but hard to do.

First, we must store away resources when we have abundance. And second, we must learn to enjoy the steady, daily effort needed to harvest those resources as they ripen.

This means not overspending when our circumstances make spending easy, and not coasting when our circumstances make coasting easy.



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COMMENTARY

The habit of sleeping too much is a major, hidden obstacle to financial prosperity. Stepping out of bed is stepping out of poverty. Hopping out of bed sets the tone for our day. We snooze, we lose!

The ant is the epitome of industry, exemplifying internal motivation. The ant works steadily to prepare for its future needs. So this text tells us to learn the ways (plural) of the ant to improve our efficiency. We learn lessons on resisting laziness and saving for future needs. But... if we take real pride in our intelligence, ants are brainless. Can we really learn from the stupid instincts of stupid insects?

Part One: Pride Leads to Poverty



“If the word of God cannot instruct you,” says the Geneva Bible Translation’s Notes, “learn from the little ant to labour for yourself.” Ants are busy little creatures. Certainly the ant does not have any great intelligence in itself, but an ant colony reveals the intelligent design of the natural world: God teaching Man through the Wisdom of Creation.

The Amazing Ant

Until the late 1800s, many learned folk thought Solomon’s Proverbs exaggerated the industry of the ant, says *The Financial Freedom: Men’s Manual II*¹. Then in 1871, a species of ant was discovered that not only harvests grain, but also winnows and treats it to prevent germination during storage.



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Some ants have been known to carry spoiled seeds to dumping grounds, where they sprout and create small fields that are cultivated and later harvested. The grain is stored in large underground granaries, where it is milled and converted to a type of bread.

Leaf-cutter ants have domesticated another species! They can't digest the leaves they harvest (carrying 50 times their own weight), so they cultivate a fungus species to break down the cellulose in the leaves, fermenting digestible starch for themselves. This cooperation between species is called symbiosis—more evidence of an intelligent Creator! Read more about this here: [Intelligent Design](#).



Some ants are dairy farmers, herding aphids that secrete a sweet sticky substance, greatly prized, called honeydew. Ants hibernate for the winter. In the spring, when plant sap is still scarce, they live on stored food. Bees work themselves to death in a few months, but ants live for years. Young ants begin working in the nursery and then assume leadership in the colony at five or six years.

The ant works like a slave, but has no slave driver. It shows inner motivation, determination, and peer interdependency. Not just Solomon learned from the ant: Aesop's fable, "[The Ant and the Grasshopper](#)," highlights the same lessons. Ants work diligently in times of opportunity, preparing for times of need. Opportunities come and go.

Classic Comments: Saving, Teamwork, Diligence and Even Nursery Duty



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Matthew Henry comments on three clear lessons from this passage:

1. "We must prepare for hereafter, and not mind the present time only, not eat up all, and lay up nothing, but in gathering time treasure up for a spending time.
2. "We must take pains, and labour in our business, yea, though we labour under inconveniences... Ants help one another; if one has a grain of corn too big for her to carry home, her neighbours will come in to her assistance.
3. "We must improve opportunities; we must gather when it is to be had, as the ant does in summer and harvest, in the proper time."

In commenting on this passage, Adam Clarke ponders:

No insect is more laborious, not even the bee itself; and none is more fondly attached to or more careful of its young than the ant. When the young are in their larva state... like a small grain of rice, they will bring them out of their nests and lay them near their holes for the benefit of the sun; and on the approach of rain, carefully remove them, and deposit them in the nest, ...the entrance to which they will cover with a piece of thin stone or tile...

More Classic Comments: Food Preservation & Retirement

John Gill's *Exposition of the Entire Bible*, observes that the ant:

...though a small, weak, feeble creature, will travel over flints and stones, climb trees, enter into towers, barns, cellars, places high and low, in search of food; never hinder, but help one another in carrying their burdens; prepare little cells to put their provisions in, and are so built as to secure them from rain; and if at any time their corn is wet, they bring out and dry it, and bite off the ends of it, that it may not grow.



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Gill concludes with many scholars that this text teaches us “...to presage old age, and therefore provide against it. The lesson of the ant is instruction to persons who are in health and have youth on their side; that they may have a sufficiency for present use, and lay up against sickness and old age.”

The *Keil and Delitzsch (K&D) Commentary* describes the ant as “the model of unwearied and well-planned labour.” Note that the Hebrew word for sluggard (*aw tsal*) is based on a root meaning “to lean idly, to be indolent or slack.” The K&D observes that the word suggests “heaviness and dullness.” The K&D also notes that we human sluggards are not told to learn from bees, but ants. Ants don’t sting.

Internal Motivation

A “chief, officer or ruler” embodies the direction of an enterprise, organizing the labour and preparing for shortages. Ants have no supervisors prodding them on. We humans have parents, teachers, team leaders and others directing our work, yet we’re still careless. What the ant does by instinct, humans must think ahead. All these glowing “ant reports” may seem overdone, but visiting our city library, I found entire books describing the complexities and industry of these lowly creatures.

Conclusion Part One

- Be alert for opportunities.
- Understand that seasonal and economic cycles result in periods of scarcity (i.e., winter).
- Work hard during both planting and harvesting times and save the extra produce for the future.
- Work from internal, not external motivation.

Part Two



What prevents our being prepared? The problem is so simple, we miss it: Getting out of bed. “A little sleep, a little slumber, a little folding the hands to rest” (says the text) are three states of low awareness. Each successive state has a higher degree of alertness, but that’s irrelevant: we’re still immobile. Daily our first challenge is the Battle of the Blanket. The text warns of a sneak attack.



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Two Attackers

The Hebrew word for “robber” is also translated “vagabond.” It means a shiftless traveler, street person or hobo with no fixed address. Wandering “Poverty” takes your untended assets, since he has none of his own. His traveling companion, “want,” is armed and can’t be resisted.

Thus the battle is against two enemies. One take your possessions. The other resists all your efforts to stop them. It’s two against one... better get out of your pyjamas fast!,

Rise and Shine Tactics

It’s laborious getting out of bed, especially in a cold Canadian winter. So start the night before:

- Determine why it’s important to wake up.
- Get into bed early.
- Avoid drinking fluids after 6 PM.

When you wake up... get up:

- The first 30 seconds are critical.
- Arching your back while lying in bed makes it a little easier to get up.
- Perhaps lift your legs and ride a bicycle for a short while.
- Concentrate on one thought as you battle with the blanket.

Those first minutes are not for heavy thinking, but raw endurance. Expect it to be burdensome. The later reward is worth the earlier discomfort.

Zip a la Ziglar

In his book, *See You at the Top*, top-notch American motivational speaker Zig Ziglar tells people how to start the day with zip:



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Most people when the alarm sounds, they moan a bit, slap their faces and say, 'Oh no, don't tell me it's time to get up already—I feel like I just laid down.' Many people start each day like it's going to be another yesterday—and they didn't like yesterday. With this kind of start, is it any wonder one "bad" day follows another bad day? There is a better way to start your day...



Zigler then promises us much more fun and prosperity in our lives, if only we develop an early morning habit that at first seems silly and childish—but which will change our whole day: "Tomorrow morning, when the alarm clock goes off, reach over and shut it off (that's important). Then immediately sit straight up in bed, clap your hands and say, 'Oh boy, it's a great day to get out and take advantage of the opportunities the world has to offer.' Now... see the picture... You're sitting on the side of the bed, two-thirds asleep with hair in your face. Not only that, but you're slapping your hands like a 9-year-old child, saying, "Oh boy, it's a great day to get out and face the world." If you live to be one hundred, you'll never tell a bigger one than that. But let me emphasize something important: You're up, and that's where you wanted to be when you set the alarm, and you're taking control of your attitude.

What Zigler doesn't tell us—but which explains why his method works—is that every day of life is a gift from our Creator, and our happiness is pretty much identical to our being grateful for this gift.

Extra Sleep is Expensive

Excess sleep is more costly than we realize. How much sleep is necessary? That depends on each of us. Young people need more sleep. Quick rising, especially in the early morning, does not mean that our body is deprived of the sleep needed for basic health. A little extra rest too easily becomes a lot. We all lose our sense of time while asleep. What feels like a few minutes may be over an hour.

Try taking a power-nap in the afternoon—naps are wonderful! During the six years of World War II, British Prime Minister Winston Churchill slept no more than four hours each night, but he took 20-minute naps during the day. What works in war-fighting works even better in peace-building.



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Early Morning Outings



In the summer of 1997, I covered my daughter's paper route for a week: all the newspapers delivered to all the customers before 6:30 AM. I re-discovered customer service: Pleasing them rather than myself. I realized the joy of getting out early: The air is fresher, it's quieter, and the traffic is lighter. My senses are alert. I'm launched into the day faster. Military boot camps start earlier and get results.

One Common Cause of Poverty

Poverty, like sickness, has many causes. Government programs designed to eliminate poverty are often misguided benevolence. Sometimes people are financially poor simply because they have a bad work ethic and sleep in—when they should be up and building their self-esteem. As Ben Franklin said, “Early to bed and early to rise makes a man healthy, wealthy and wise.” So those who say, “I love my sleep,” are also saying, “I love my poverty.” No pain—no gain.

OUR CREATOR, REDEEMER, AND FRIEND

How did Jesus Christ handle pain? The record of His life says that he often got up before others: “In the early morning, while it was still dark, He arose and went out to a lonely place, and was praying there,” Mark 1:35. Jesus is called a Man of Sorrows, acquainted with grief. We are told to “Consider Him who endured from sinners such hostility against Himself, so that you may not grow weary or fainthearted,” Hebrews 12:3.

It's amazing how much easier it is to handle discomfort—even the slight discomfort of getting out of a warm bed—when we think about the pain, agony, and public humiliation that Jesus Christ endured on our behalf without complaint.

APPLICATION



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- Memorize the text in your favourite Bible translation and think about it often.
 - Don't naively believe that the future will always be rosy. Prepare for bad times during the good times.
 - Imagine two uninvited strangers coming into your home while you are snoozing. One is raiding your fridge, and the other is standing guard to protect him. Maybe it's better not to snooze.
 - Do whatever it takes to optimize your time awake. Don't waste your life by sleeping it away.

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



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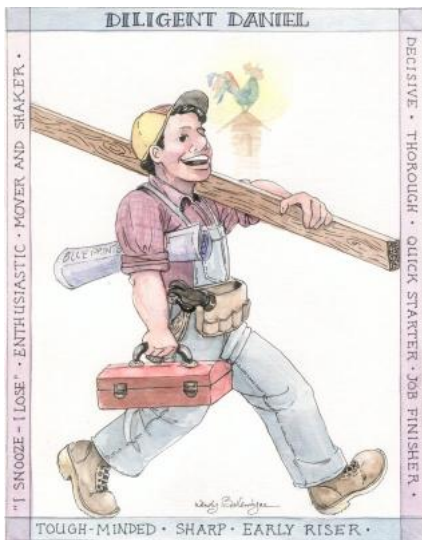
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KEY WORDS

determination, diligence, focus, government, harvest, intelligent design, laziness, more assets (quantity), poverty, thief, sleep, suffering, saving money, bf serving others

ILLUSTRATION

Who is Diligent Daniel?



Diligent Daniel is a friend of Steady Eddie. Whereas Steady Eddie is known for his staying power, Diligent Daniel is known for his decisiveness and thoroughness. He is an early riser, a quick starter, and a job finisher. There's no room for procrastination here.

Daniel is tough-minded and sharp. He tells himself each day, "I snooze- I lose." He pushes himself and calls himself lazy. He is tough on himself—not rough.

He's the one Benjamin Franklin was thinking about two hundred years ago when he came up with the maxim, "Early to bed, early to rise makes a man healthy, WEALTHY, and wise." Daniel's also the one the author Oswald Chambers described with the words, "The heights by great men reached and kept, were not attained by sudden flight, but they while their companions slept, were toiling upward in the night."

Daniel is more of a thinker than Steady Eddie, but is known for his enthusiastic work capacity, not his brilliance. He's a mover and a shaker. He's not afraid to get his hands dirty and is in good physical condition. He's a builder. He starts the job right away and gets it DONE. He doesn't flip-flop in this thinking. He is not double-minded. He remains humble while exuding confidence.



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One of his favourite financial tools is the Registered Education Savings Plan (RESP).



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FOOTNOTES

¹*Men's Manual*, vol. 2 (Oak Brook: Institute in Basic Youth Conflicts, Inc. 1983), 226-229.

