

What words rot your wealth? (19:1)

Better is a poor man who walks in his integrity than he who is perverse in speech and is a fool.

THE TEXT (NASB)

Better is a poor man who walks in his integrity than he who is perverse in speech and is a fool.

*Better is the poor that walketh in his integrity, than he that is perverse in his lips, and is a fool.
KJV - Proverbs 19:1*

INTRODUCTION



Our walk is more important than our talk. Actions make us more than words.

The troubles begun by deceitful words cannot be fixed by mere money: Having less with integrity is better than more with dishonesty.

We must apply this truth absolutely in our business contracts and transactions.



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COMMENTARY

This proverb doesn't say a poor man is better than a rich man, but that it's better to be poor and honest, than rich and a liar. Dishonesty contaminates the goodness of wealth. In my long professional training, there may have been some vague suggestions like this, but I don't believe any of my business professors ever explicitly taught this, ever said right out, "It's better to lose your money than your integrity." Sad.

Ethics Too Fluid



Perhaps my professors were afraid of moralizing. Perhaps that's why ethics courses are so ineffective in many business schools—the moral teachings are not anchored in the timeless truths of the Bible. In an attempt to be fair to all belief systems (even those contradicting each other), ethics are not considered real truths, non-negotiable realities. Our standards flutter in the breeze of social popularity.

In contrast to ethical theories, real morals (the blueprint for healthy habits) are etched on the souls of everyone across the globe. Universally recognized morals are codified in the Bible and lived out completely in the life of Jesus Christ. Lying or distorting the truth may briefly bring wealth, but it's not good wealth. We must be careful not to make inaccurate promises or representations about our products and services. False words get us into trouble, commercially and personally. This text is almost identical to Proverbs 28:6. Its first five Hebrew words are exactly the same; the difference comes with the sixth word—Proverbs 28:6 refers to crooked "ways;" Proverbs 19:1 refers to crooked "speech."

Translation: *Perverse*

Unfortunately the NASB is erratic in its translation of the fifth word, since it uses "perverse" in Proverbs 19:1 and "crooked" in Proverbs 28:6. The KJV uses "perverse" in both, while the ESV uses "crooked" in both. The identical Hebrew word here, עָקַשׁ ('iq•qēš, pronounced "iq-qesh") is used eleven times in the Bible, first in Deuteronomy 32:5. The perfection and righteousness of God is contrasted with Israel, a "perverse ('iq•qēš) and crooked generation." The *Theological Wordbook of the Old Testament* (TWOT) says that its Hebrew root "may be related to the Arabic word, 'a•qa•ša: 'to twist her hair' (a woman); as women braid and plait their hair, so people twist



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their ways.” Interesting.

Watch Your Words



Perverse speech brings to mind the “cinema” stereotype of native North Americans, meeting deceitful Europeans and saying, “White man speaks with forked tongue.” A snake’s forked tongue goes in two different directions at once. The words can’t be trusted. Business contracts or tax regulations that are complex and convoluted can reflect simply twisted or sloppy thinking, but this text warns against deliberate complexity and confusion, used as a mask for dishonesty. Needless complexity is not from God. Transparency is a virtue in business transactions—and in us. This is especially true when it comes to service fees. We all hate finding hidden fees, especially when they’re found too late to recover.

God’s ways are highly intricate, yet simple: Detailed in ruling our complexity, but simple in their loving purpose. In his love, God’s ways are absolutely consistent. In dealing with each of us, His works are straightforward. I appreciate the observation of Albert Einstein who, with his great intellect, saw clearly that the basic laws and constants of the universe are “beautifully simple.”

Translation: *Fool*



The Hebrew word for “fool” here, כְּסִיל (kesîl, pronounced “kě-seel”), is used seventy times in the Bible, but strangely, only in the books of Psalms, Proverbs, and Ecclesiastes. “Kesîl” is derived from the Hebrew word כָּסַל (kā•sāl, pronounced “kah-sal”), used only in Jeremiah 10:8 to describe idol worshippers, “altogether stupid and foolish (kā•sāl) in their discipline of delusion—their idol is wood.”



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The *Theological Wordbook of the Old Testament* (TWOT) says that its Arabic cognate “seems to have an original meaning ‘to be sluggish,’ referring to that which is ‘thick, plump or fat.’ Perhaps there’s an implication about “fatness” and wealth: When wealth is accompanied by luxurious dining, apparel, and mansions, that may be a sign that the wealth was not won by honest labour, but by dishonest words. Poverty from laziness is shameful, but wealth from dishonesty is not the solution.

The TWOT goes on to say, “There are three Hebrew words rendered as ‘fool’ in Proverbs. The Hebrew word *kesîl* refers to the dull or obstinate one, not to mental deficiency, but to a propensity to make wrong choices. The Hebrew word *אִוִּיל* (*ʾēvîl*, pronounced “ě-veel”) refers to moral insolence, and the Hebrew word *נָבָל* (*nā·bāl*, pronounced “nah-vahl”) refers to the ‘boorish man of mean disposition.’”

Intelligent Fools

So in this text, the fool (*kesîl*) does not lack mental ability, but moral convictions and healthy, responsible habits, in commerce and friendship. Such a fool may not respond to reasoned argument and personal appeals, but may need some other form of correction. Over time, as the fool’s character becomes known, this necessary correction will surely include being shunned and exiled from productive collaborations and good fellowship. Over time, this correction could include fines and imprisonment.

Walking in integrity is not a matter of intelligence (IQ), but morality (MQ) and character. Intelligence does not determine integrity any more than colour determines sound. Complexity is often a cover for dishonesty, but while complexity may be a sign of intelligence, it’s not a sign of wisdom. Criminals can be highly intelligent, but void of integrity, and there are a lot of unhappy criminals. Our happiness is not a function of our intelligence, but a function of our characters.

OUR CREATOR, REDEEMER, AND FRIEND

Jesus said, “Let your statement be ‘yes, yes or no, no’ and anything beyond this is of evil,” Matthew 5:37.

Jesus commanded his followers to talk straight with no embellishments or caveats. Yet Jesus also said, “Be shrewd as serpents and innocent as doves,” Matthew 10:16.

In other words, Jesus knew that those who represent the light would not be popular in a dark world. They would need to choose their words carefully, honestly, but carefully.



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APPLICATION

- Memorize the text in your favourite Bible translation and think about it often.
- Work harder at maintaining integrity than gaining wealth.
- Make sure you aren't twisting or exaggerating the truth just to gain more money.
- Keep your business dealings simple and straightforward even if they are many.

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



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KEY WORDS

better life (quality), contentment, dishonesty, ethics, folly, honesty, integrity, perverse, speech, taxes, wealth, poor (rāš pronounced “rash”)

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.

