

# How can you become more productive? (21:5)

The plans of the diligent *lead* surely to advantage, but everyone who is hasty *comes* surely to poverty.

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## THE TEXT (NASB)

The plans of the diligent *lead* surely to advantage, but everyone who is hasty *comes* surely to poverty.

*The thoughts of the diligent tend only to plenteousness; but everyone that is hasty only to want.*  
KJV - Proverbs 21:5

## INTRODUCTION



Stop! Schedule time to think. Dreaming is easy; thinking is not!

It pays to plan. First plan your work, and then work your plans.

Don't confuse activity with productivity.



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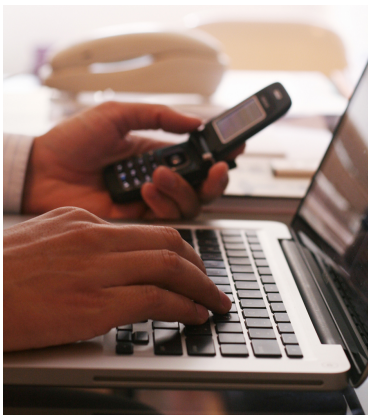
## COMMENTARY

Patience and laziness look similar at first glance, but they are very, very different. For people addicted to action, planning looks like a waste of time. But the “journey of a thousand miles” really begins, not with the “first step,” but with a good map. This is a profound financial truth. Some proverbs give indirect financial guidance, but this one is crystal clear. Look closely:

- The word “surely” appears twice; in other words, the cause-and-effect is certain.
- The verbs “lead” and “comes” are in italics, which means they’re not in the Hebrew. So the original is even more succinct: plans plus diligence equals gain; haste equals poverty.
- The word “everyone” means all people, without exceptions.

What’s the point? Haste makes waste. Short, snappy, and easy to remember. This is deadly accurate and one of the best maxims in the English language. And this proverb says, haste not only makes waste, but brings poverty to the hasty one. A hasty person ends up with a double loss—a pile of waste and less substance!

## High Energy Failures



The Hebrew word for “hasty” here, *חָזָז* (*ḥûṣ*, pronounced “oots”), is used four times in Proverbs, always tied to the loss of money, productivity, or respect. This seems an irrefutable law of asset management: haste makes waste. Yet the hasty and the diligent may look alike: both are busy, committed, high-energy people. Yet they end up joining the lazy—in poverty. Impatience makes them poor. Maybe they’re more to be pitied, since they expend much time and effort, yet end up with nothing. The lazy at least save their energy.

But how do we distinguish an energetic person who’s hasty, from one who’s diligent? At first blush, both are hard at work. Yet looking closer, the diligent incorporates order, method, patience, and rest, while the hasty are disordered, erratic, and always reworking. Haste is a lack of forethought – lazy in thinking? Chickens with their heads chopped off are high-energy



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creatures, but lazy thinkers.

## Changing Activity to Productivity

We can learn how to work well from Ecclesiastes 9:10: “Whatever your hand finds to do, do it with all your might; for there is no activity, or planning, or knowledge, or wisdom in shē-ōl (the grave), where you are going.” So study King Solomon’s words in reverse-order:

- Wisdom: Perceiving the right place to be;
- Knowledge: Learning how to get there;
- Planning: Allocating time, resources, and methods.
- Activity: Expending the required physical and spiritual energy.

In other words, work while you are still hearty and able, but put the spirit before the body! The first three steps are mostly in the head and heart, while the last is in the muscles. Without wise guidance, relevant knowledge, and proper planning, all activity is useless.

## First Think

Where do we find the first evidence of thought before action? The Creation account in Genesis reveals the contemplative and directive work of the Spirit of God (Genesis 1:2) before He did anything else (Genesis 1:3). Before God spoke, the Spirit of God hovered. What was He looking at? There was nothing to see. The Spirit of God moved, hovered, “brooded over” -- the only other use of this Hebrew word describes an eagle circling its nest (Deuteronomy 32:11). The Spirit was visualizing what would be, before any of it was. How long did he hover over the waters? Time hadn’t started yet. The point is: clear, careful, unhurried thought must precede words and actions, to make things “good.”

The Lord Jesus Christ likewise said that the Father is looking for those who will worship Him in (first) spirit and (then) truth. In other words, the Bible indicates that, when the Wise Spirit and the Spoken Word “dance together,” the Spirit leads the “dance.”

## Spirit First, Law Second

Creative thinking (the spirit) must precede and guide the words (the speech). The spirit of the law trumps the letter of the law. Words and instructions that are automatic and mechanical, with no allowance for personal discretion, destroy those who blindly obey. The following video shows what happens to those who simply follow the rules without any personal thought. The letter of the law kills, but the Spirit gives life (2 Corinthians 3:6).

[Click here to view video](#)



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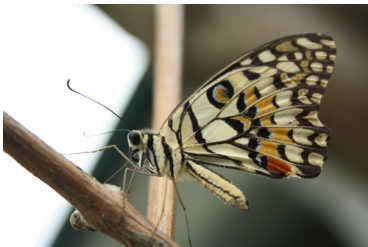
## Independent Planning is Unwise

Planning based only on human wisdom, ignoring the Spirit of God, is bad planning. God warns His children that they are acting rebelliously, when they make elaborate plans on their own, without first seeking God's counsel (Isaiah 30:1). It's should be humbling to acknowledge our personal need for guidance. A common cliché quips, "Real men don't ask for directions," but it's really only arrogant, self-destructive men who don't ask.

It may not seem easy to get advice or direction from an invisible, inaudible Spirit, but that's exactly what God wants us to do. It's not just a matter of reading the Bible, but reading it with a heart open to the Spirit of God (2 Peter 1:20). The apostle Paul warns us "not to grieve the Holy Spirit of God," (Ephesians 4:30). Stephen, the first martyr, was killed by those who read the written Scriptures, but always resisted the Holy Spirit (Acts 7:51).

Freedom from the Spirit of God is not a virtue, but a vice. The infinite wisdom of the Spirit is the foundation of all Creation. We're told to be intelligent in all our building projects (Proverbs 24:3). We prosper when we follow God's intelligent design in working; we honour Him to our own benefit (Proverbs 3:9-10).

## Intelligent Design



The intelligent design movement, born in the academy of the 1990s, is based on the premise that all intricate, productive machinery comes only from prior creative, logical thinking. Earlier in the 20th century, many scientists believed there were only two causes in the universe: Matter and energy. Now, with sophisticated computer modelling and greater understanding of life's enormous complexity, many academics think there are really three essentials for life: Matter, energy, and intelligence. After all, thoughtless workmanship is sloppy workmanship.

Planning and knowledge built the bridge from wisdom ("brain") to activity ("brawn"). Note that this proverb ignores the nature of the purpose or goal, but focuses only on the importance of planning and then its consistent application. Another common maxim states, "Discretion is the better part of valour." In other words, act when you must act, but be certain you're always thinking prudently first.

## Stress Stifles Planning



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The spirit of haste grows in an environment of stress, discomfort, and anxiety. It arises from fear. Sometimes we describe thoughtless actions as futile panic—wasted energy. A lack of confidence brings panic, so the quip, “Having lost direction, he doubled his speed.” Canadian humorist Stephen Leacock captures the concept when he wrote of a knight who “rode off madly in all directions.”

Planning is often more difficult than action, especially when we are under pressure to “do something.” During World War One, Canadian General Arthur Currie observed, “In a crisis situation, the man who does something is sometimes wrong, but the man who does nothing is always wrong.” How true. But it also takes discernment to identify a genuine crisis. Planning is often discarded for action—any action. It takes a cool head to know when and how to act.

## Canadian History



On the context of Canadian history, many believe that hasty action outside Quebec City changed the fate of the country and even the continent. On September 13, 1759, French General Louis-Joseph de Montcalm led a hasty charge against the carefully-controlled British forces of General James Wolfe. Montcalm’s defeat took less than 15 minutes. Historians agree that Montcalm did not need to rush into battle on the Plains of Abraham. He could easily have waited in the safety of Fort Quebec, while the English froze in the Canadian winter. The hasty action cost Montcalm his life and France the vast territory that eventually became the third largest country in the world—Canada.

## Investing or Gambling

What does this say about the investments world? All serious investors know the need for due diligence, thoroughly inspecting the merits and management behind a venture. The diligent take the time to research, while the lazy investor merely gambles, like buying a lottery ticket: action without intelligence. Lottery players are usually lower income people, so lotteries have often been called a tax on the poor. Impatience produces poverty as much as laziness. The paths of the impatient and the lazy are very different, but they arrive at the same place.

## Planning in the Four Financial Battle Zones

Planning is vital for success. Our most important battles are in our minds, not our bodies. The

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truth of this proverb applies to each of the four money-management battle zones:

- Spending: Impulsive buying wastes assets, often causing indebt;
- Sharing: Despite the cliché, deliberate acts of kindness are kinder than random acts;
- Serving: Rushed service at a restaurant usually means poor service.
- Saving: An investment in “just anything” is merely gambling.

Planning usually includes the following:

- Knowing where you want to go;
- Looking at the options;
- Receiving counsel from others;
- Identifying and organizing your resources;
- Scheduling time appropriately;
- Anticipating difficulties and obstacles;
- And, yes, being criticized by the “action-addicted” and “risk-junkies.”

## Sabbath Resting

A sabbath is a predetermined period of rest. It is transliterated from the Hebrew word “shabbath.” We should rest before we work. So Dave Worland of the USA National Christian Foundation said that God made Adam and Eve on the Sixth Day, and the next day, the Seventh, was the Day of Rest. So Adam and Eve’s first full day on the job (as a couple) was spent resting, which likely included planning the upcoming gardening and planet management.

A rest, a distraction, a small break, these all reset the mind. I find it significant that, as God created the earth, on each day of visible progress, God would step back and assess what He had done, seeing that “it was good,” before proceeding on to the rest of Creation (Genesis 1:4,10,18,21,25). So enjoying our own accomplishments is equally part of ensuring that we remain on course.

## Drifting to Disaster



I much appreciate the words of Rick Spence, consultant and Financial





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Post writer, detailing the problem of “mission drift”—half-baked strategic ideas. In a June 23, 2008, column, Spence noted: “The biggest challenge for most businesses is executing well—not devising helium-filled plans for reaching ‘the next level.’ Good ideas must be well thought out right through to full implementation. Diligent people work hard to move plans from paper into a reality.”

Clear and well-informed, long-range thinking is critical to success. Without the end in mind, we easily drift into disaster.

## True Long Range Thinking

Napoleon Hill’s seminal book, *Think and Grow Rich* (1937), sold over 15 million copies, teaching how to generate and preserve wealth. It stresses helpfully the importance of planning, but misleads dangerously on the issue of long-range planning: The issue of the fear of death. Hill claims, “Death is mere transition...nothing comes after death except a long, eternal, peaceful sleep, and sleep is nothing to be feared.”<sup>1</sup> Note how this contrasts with the message of the Bible, “It is appointed for a man to die once and after this comes judgement,” Hebrews 9:27.

Shakespeare’s *Hamlet* speaks of the dangers of the Judgement (III.I.57-61, 65-67):

To be, or not to be? That is the question—

Whether ’tis nobler in the mind to suffer

The slings and arrows of outrageous fortune,

Or to take arms against a sea of troubles,

And, by opposing, end them? To die, to sleep...

Devoutly to be wished! To die, to sleep.

To sleep, perchance to dream—ay, there’s the rub...

Genuine, lasting prosperity requires good deliberation, first and foremost. This includes true long-range thinking: Thinking about the benefits of our work before AND after our death.



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## OUR CREATOR, REDEEMER, AND FRIEND

Jesus never acted in haste. His life is detailed in the Gospels of Matthew, Mark, Luke, and John. He was often very busy, but never hasty (Mark 6:31).

Jesus told us to work with eternity in mind (John 6:27).

Consider again Napoleon Hill's words: "...nothing comes after death except a long, eternal, peaceful sleep, and sleep is nothing to be feared."<sup>1</sup> Jesus Christ said otherwise. He describes a Rich Man suffering excruciating torment, craving a tiny drop of water on the tip of his tongue (Luke 16:23-25). Jesus said Rich Man had no notion whatever of a life after death nor of judgement. Certainly, if neither Heaven nor Hell exist—if Hill was right, and Jesus wrong, there's no problem. But Jesus Christ made no mistakes. He did all things well (Mark 7:37).

## APPLICATION

- Memorize the text in your favourite translation and think about it often.
- Don't skip the planning phase and just dive into the problem.
- Read about Prudent Pauline. This is her theme text.
- *Schedule time to think. Plan your work. Work your plan.*

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





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## KEY WORDS

diligence, gambling, haste, intelligent design, laziness, more assets (quantity), planning, poverty, speculation, taxes

## ILLUSTRATION

### Who is Prudent Pauline?



Prudent Pauline is a planner. She looks before she leaps, she thinks before she speaks. Her favourite mottos are: "Haste makes waste," "brains over brawn," and "don't jump to conclusions."

When Pauline first heard that famous maxim: "The journey of a thousand miles begins with the first step," she said NO! It begins with a good map. The map must be studied and the best route plotted. Consider road conditions, terrain, rest stops, refuelling, hostile territory, expected weather, travelling companions, clothing, supplies, and many more factors, including (if necessary) a guide.

She has studied the wisdom of Solomon and even helped teach him a thing or two. Solomon wrote these words about 3,000 years ago in honour of Prudent Pauline. "Whatever your hand finds to do (no matter what you are doing) do it with all your might (give it your full ability and energy) for there is no activity or planning or wisdom after you die—it will be too late." Pauline says, "First comes wisdom, then comes planning (her favourite activity), and then comes activity."

Pauline makes the time to do tax planning. She does a work plan every day. She uses a day

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timer or planner to assign priorities to her activities. She and Diligent Daniel are an incredible pair. Pauline does all her homework before she starts an activity.



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## FOOTNOTES

<sup>1</sup>Napoleon Hill, *Think and Grow Rich*, rev. Dr. Arthur Pell (New York: Penguin, 2005), 273.

