

# When does money become bad? (8:12-21)

I, wisdom, dwell with prudence and I find knowledge *and* discretion. The fear of the LORD is to hate evil. Pride and arrogance and the evil way and the perverted mouth, I hate. Counsel is mine and sound wisdom. I am understanding. Power is mine. By me kings reign and rulers decree justice. By me princes rule and nobles—all who judge rightly. I love those who love me and those who diligently seek me will find me. <sup>18</sup>Riches and honor are with me, enduring wealth and righteousness. My fruit is better than gold, even pure gold, and my yield better than choicest silver. I walk in the way of righteousness, in the midst of the paths of justice, to endow those who love me with wealth, that I may fill their treasuries.

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*I wisdom dwell with prudence, and find out knowledge of witty inventions. The fear of the LORD is to hate evil. Pride, and arrogance, and the evil way, and the froward mouth, do I hate. Counsel is mine, and sound wisdom. I am understanding; I have strength. By me kings reign, and princes decree justice. By me princes rule, and nobles, even all the judges of the earth. I love them that love me and those that seek me early shall find me. Riches and honor are with me [wisdom/understanding]; yea, durable riches and righteousness. My fruit is better than gold, yea, than fine gold; and my revenue than choice silver. I lead in the way of righteousness, in the midst of the paths of judgment, that I may cause those that love me to inherit substance; and I will fill their treasures. Classic KJV - Proverbs 8:18*

## INTRODUCTION



Money becomes bad when it displaces what is better.

Pursue **wisdom** first. Satisfying **wealth** will eventually follow. Not all wealth satisfies. If we skip wisdom and merely seek **riches** we will be disappointed. Here's a bonus: Imagine having lasting wealth and **righteousness** too. We don't need to forego one to get the other. We can



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Are you interested?

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## COMMENTARY



### Money Talks

Money has incredible ability to get our attention. The allure of riches is powerful. But there is something better: *Full satisfaction*. Please be very careful... the *good* is the enemy of the *better* and the *better* is the enemy of the *best*! We need to give up the *good* and the *better* to get the *best*.

In this passage wisdom and *understanding* are personified and speak directly to the reader. Wisdom promises four benefits (verse 18) to its owners:

1. Riches (material assets).
2. **Honour** (respect from others).
3. **Enduring** wealth (goods with lasting benefits).
4. Righteousness (respect in the eyes of God himself).

You can have all four! If you want to find out more, read on.

## Translation

Let's start by looking at their fuller meaning in the original language.



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The Hebrew word for riches, עֶשֶׂר (ʿšr, pronounced “?-share”), in verse 18 is used 36 times in the Old Testament. In 12 out of these 36 times it’s combined with the Hebrew word for *honour*. The word for *riches* appears first in Genesis 31:16 as Rachel and Leah describe the assets (herds and flocks) once owned by their father, Laban, but was now owned by Jacob. It always refers to tangible, material goods such as flocks, land, houses, and gold. It’s the most common Hebrew word for riches.

The Hebrew word for honour, כְּבוֹד (kʾvʾd, pronounced “kah-vʾd”), in verse 18 is used 189 times in the Old Testament. It’s usually translated as *glory* and sometimes as *wealth*. Kʾvʾd appears first in Genesis 31:1 as Laban’s sons describe the assets (herds and flocks) once owned by their father Laban but now owned by Jacob. It often describes the glory of the Lord in the sense of splendour and magnificence.

The word *wealth* appears twice in this passage, but two different Hebrew words are used. In verse 18 the Hebrew word for wealth, הוֹן (hôn, pronounced “hʾn”), is used 26 times in total and 19 times in Proverbs. The basic meaning is “goods” or “substance” in sufficient quantity to be considered “riches” or “wealth.” In other words, having enough of all we need, so that life is “easy.”

In verse 21, a different Hebrew word for wealth, יֵשׁ (yēš, pronounced “yeysh”), is used. It’s used as a noun only once, and that is in this verse. All other times it’s used to draw attention to the existence of an object or quality often in the sense of “to have” or “to possess.” This is how the word is first used in Genesis 18:24, when Abraham says to God, “Suppose there are (yēš) fifty righteous in the city.” In Spanish the verb “hay” means “there is such a thing as...” It’s not used in the sense of financial assets, but in the sense of tangible wealth, such as when Esau told Jacob that he didn’t need any of Jacob’s gifts, since Esau already had (yēš) enough. The KJV translates the word as substance.

## Wealth vs. Riches?

Some people (Craig Hill & Earl Pitts, *Wealth Riches and Money*, 2001) believe there is a subtle distinction between *wealth* and *riches*. They view wealth as being under God’s dominion, while riches are controlled or at least strongly influenced by the evil one—the evil spirit of Mammon working under Satan’s direction. According to the text, wisdom will lead us to riches *and* wealth, but also to honour and righteousness.



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## More Translation Focus



The word for righteousness, צדקה (?e??•q?h, pronounced “tse-dah-qah”), is used 150 times and first appears in Genesis 15:6 as God imputes righteousness to Abraham. He took God at his word being confident that God always keeps his promises. Abraham trusted God. The Hebrew word ?e??•q?h is also translated as justice. Its root connotes conformity to an ethical or moral standard. It does not refer to the material, tangible world, but to the intangible, spiritual world of right and wrong.

The Hebrew word for treasury, עֶשֶׂר (??•š?r, pronounced “?-share”), denotes a storehouse or armoury where precious goods are stored. Different people have different kinds and sizes of treasuries. Whatever they are like, wisdom promises to fill them. So what is wisdom and how do we get it? First let’s look at the Hebrew root words more closely to see exactly what we are looking for. There are two words used for wisdom in this passage.

The word for wisdom in verse 12, חכמה (??•?em?h, pronounced “h?k-mah”), is used 141 times and first appears in Exodus 28:3 when skilled craftsmen, whom God provided with a spirit of wisdom, were called to make holy garments for Aaron the priest. According to the Theological Wordbook of the Old Testament (TWOT) this Hebrew word for wisdom:

Relates to prudence in secular affairs, skills in the arts, moral sensitivity and experience in the ways of the Lord... Hebrew wisdom is not theoretical and speculative. It is practical, based on revealed principles of right and wrong, to be lived out in daily life.... Wisdom should not be regarded as God but it does belong to God; it is one of his attributes.

The word for wisdom in verse 14, תושייה (t?•š?•y?, pronounced “too-shee-yah”), is translated with two English words: *Sound wisdom*. It’s used only 12 times and first appears in Job 5:12 where Job describes how God thwarts the apparent success enterprises (*wisdom*) of those who are shrewd yet ungodly. It’s used in the sense of “know how” or sound judgement. It operates with efficiency and effectiveness.

## Literary Structure for Emphasis

Now that we know the fuller meaning of the benefits described in verse 18, let’s consider the very next statement. It appears a little confusing. Why would *wisdom* promise *riches* and *enduring wealth*, and then, in the very next sentence, promise something better than *pure gold*,





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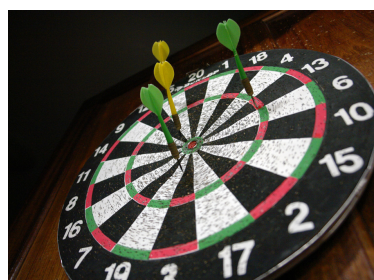
I, wisdom, dwell with prudence and I find knowledge *and* discretion. The fear of the LORD is to hate evil. Pride and arrogance and the evil way and the perverted mouth, I hate. Counsel is mine and sound wisdom. I am understanding. Power is mine. By me kings reign and rulers decree justice. By me princes rule and nobles—all who judge rightly. I love those who love me and those who diligently seek me will find me. <sup>18</sup> Riches and honor are with me, enduring wealth and righteousness. My fruit is better than gold, even pure gold, and my yield better than choicest silver. I walk in the way of righteousness, in the midst of the paths of justice, to endow those who love me with wealth, that I may fill their treasuries.

## Beware of Wealth Without Wisdom

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It's like saying: "I'll give you *riches*, but something better than *riches*." Why not just say, "I'll give you what is better than *riches*, and *riches* too." I believe this awkward structure is designed as a warning. This is important. *I believe that one of the greatest decoys keeping us from attaining satisfying wealth is the allurements of easy, quick riches without the acquisition of wisdom.* The glitter of *riches* can blind us to better treasures! *Riches* are so attractive that they can become an end in themselves. Don't settle for mere *wealth* when you can have *wisdom*.

## Target Wisdom First



By targeting wisdom first you'll get more wealth than you need, but by targeting wealth even in the form of *pure gold*, you will be disappointed. You will miss *honour* and *righteousness*. Furthermore, whatever wealth you attain will not be held for long. It will not be enduring wealth. *Wealth* without *wisdom* is like medicine without instructions on proper dosage and use. Let's look at two examples from the Bible. The first goes back to about 550 BC and the second much further to about 2080 BC.

The king of Babylon offered Daniel great riches, along with honour and authority in his kingdom, but Daniel refused these gifts (Daniel 5:16-17). Daniel had the *wisdom* to recognize that the rewards he was offered wouldn't last long. Babylon was a great empire but now it's gone. Sodom was once a flourishing city but now it's history.

Abram wanted nothing from the King of Sodom, not even a shoelace (Genesis 14:22-23). Abram wanted to distance himself from the *riches* of Sodom. He recognized that God was not pleased with Sodom's immorality. He knew Sodom's wealth lacked God's protection. Clearly, a mere increase in wealth is not always beneficial. To find out more about this practical and most desirable skill, read the advice given in Proverbs 4:5.

The financial message from the text all boils down to this: Those who love wisdom will not end up poor, even though they may go through a period of poverty. Seekers of wisdom will end up with many treasures—one which is wealth. Wisdom seekers are the real winners.



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**OUR CREATOR, REDEEMER, AND FRIEND**

Jesus was tempted by the devil to put riches first.

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The devil offered him the riches and splendour of all the kingdoms on earth under one condition. Do you want to know what that condition was and how Jesus responded?

Find out by reading Luke 4:5-8.

## APPLICATION

- Memorize the text in your favourite Bible translation and think about it often.
- Put good learnings ahead of big earnings.
- Avoid gambling, lotteries, and every form of pure financial speculation.
- Find a mentor who will help you increase in wisdom.

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



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## KEY WORDS

arrogance, assets, better life (quality), gold, honor, humility, reward, wealth, righteous, satisfaction, silver, treasure, wealth, wisdom, contamination

## 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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