

# When is money wasted on education? (17:16)

Why is there a price in the hand of a fool to buy wisdom, when he has no sense?

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## THE TEXT (NASB)

Why is there a price in the hand of a fool to buy wisdom, when he has no sense?

*Wherefore is there a price in the hand of a fool to get wisdom, seeing he hath no heart for it?*  
KJV - Proverbs 17:16

## INTRODUCTION



Education without application is a simply waste of time and money.

The great American inventor, Thomas Edison, once defined genius as “one percent inspiration and ninety-nine percent perspiration.” Skills and information can’t make up for laziness. Success demands raw, gritty, gutsy determination—much more than academics.

Many professional students keep learning, but never seek or find the truth. Why? Some believe there is no God, no ultimate personal reality (2 Timothy 3:7). Their learning is detached from what’s “really real,” and framed by adult fairy tales. Entertaining, but not profitable. Others fail to apply the lessons. They learn important and truthful knowledge, but do nothing about it. They become pseudo-intellectuals, persuading themselves that they’re enlightened (James 1:22). How to avoid these traps?



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## COMMENTARY

This proverb asks, “Why pay for the skills to succeed, without a willingness to work?” The text reveals a major truth often overlooked in academia. The *Theological Wordbook of the Old Testament* (TWOT) puts it this way: “Why put a price (tuition) into the hand of a fool to get wisdom (an education) when you know he has no heart (motivation) in it?” A fool has not desire to apply his lessons.

**Translation: *price in the hand***



The Hebrew word for “price” here, מַחִיר (meḥîr, pronounced “me-kheer”), is used only fifteen times in the Bible, but twice in Proverbs (see Proverbs 27:26). Meḥîr refers to a specific sum or source of money. David offered to buy a piece of property at a price in 2 Samuel 24:24.

In business, negotiations continue until a price is agreed. The expression “price in the hand” implies that the fool is ready to pay right now for instant wisdom. He wants to “get” wisdom, appear wise, and acquire the benefits of wisdom. He thinks you can throw money at it, but money can’t buy wisdom.

## Classic Comment

K&D comment:

The fool, perhaps, even makes some endeavours, for he goes to the school of the wise, to follow out their admonitions and it costs him something, but all to no purpose, for he has no heart. By this it is not meant that knowledge, for which he pays his honorarium, remains, it may be, in his head, but goes not to his heart, and thus becomes an unfruitful theory.

## Intelligent and Educated, Fools



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The text does not say “a fool has no mind.” The fool is not unintelligent. He’s not mentally challenged. He has his mental faculties. He is smart, and that’s the problem. He’s heavy on concepts and light on application. The fool grasps the concepts intellectually, but refuses to apply them practically.

The fool sees the benefits of wisdom in others, then wants to buy some for himself. So far so good. But no amount of money will compensate for apathy. In sports or music, a performer cannot buy the skill without passionate practice. Wisdom is practiced. Wisdom is the perfect marriage of concept (knowledge) and application (understanding) at the appropriate time.

The whole of Proverbs consistently associates the head with golden wisdom and the heart with silver understanding. So this text can be taken to ask: Why does a fool want to buy gold (wisdom) when he has no silver (understanding)?

## Translation: *Fool*

The word for “fool” here, the Hebrew, כְּסִיל (kesîl, pronounced “kě-seel”), is used seventy times in the Bible. Except for three occurrences in Psalms, this noun appears only in Proverbs and Ecclesiastes. It’s not the less common word for “fool” (nabal) used in Psalm 14:1 and Psalm 53:1, someone with an innate mental deficiency. As the TWOT explains, the kesîl is the more common fool from a propensity to make bad choices, a character deficiency.

If this fool doesn’t lack intelligence, what does he lack? What does the text mean, saying he has no sense? The NASB rendering the word, “sense,” is a little imprecise. “Sense” usually refers to the mind or intellect, but what this fool lacks is the desire and determination to apply his lessons. The Hebrew word translated “sense” here, לֵב (lēb, pronounced “lěv”), is used 600 times in 550 verses of the Bible and most frequently translated, “heart.” Lēb appears first in Genesis 6:5 where we read that “every intent of the thoughts of his [man’s] heart was only evil continually.” In its first use, it does not refer to the physical organ, but to the inner sense—often called our common sense.



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## Obedience Quotient (OQ)

The head apprehends the lesson—that's someone's IQ (Intelligence Quotient). The heart applies the lesson; that's something else—something I call the OQ (Obedience Quotient). The OQ is the ratio of knowledge to application. If we know ten things that should be done, but act on only two, then our OQ is twenty percent. If we know only four things to be done, but act on two, then our OQ is much higher—fifty percent. It's absolutely essential that we develop our OQ.

Head and heart must work together. No textbook can make up for their divorce. Wisdom can't be bought with money, when the wannabe buyer will not obey. So, for many, education is useless. It's not that they can't grasp the concepts; they don't have the desire to apply them. But we can train our desire, little by little, if we desire to desire. If we want to align our heart with our head, it's "practice, practice, practice," developing our OQ. If we don't, money can't compensate for stubborn stupidity!

## OUR CREATOR, REDEEMER, AND FRIEND

After Jesus gave His greatest single message, the Sermon on the Mount, He told His followers that they would fall into one of two groups.

The first group listens, but takes no action. The second group applies the sermon to their personal lives. Both groups do well until the storms of life hit. The first is a group is destroyed, while the second survives the storm (Matthew 7:24-27).

Jesus also said, most importantly, "Blessed are the meek, for they shall inherit the earth," Matthew 5:5. The meek are not weak; the meek are teachable.

## APPLICATION

- Memorize the text in your favourite Bible translation and think about it often.
- Study these two texts and meditate on their meaning: Isaiah 66:2 and 2 Chronicles 16:9.
- Analyze yourself: Are you *doing* what you already know to be right?
- Look to the last Adam (Jesus) rather than the first Adam (self-improvement techniques) for the ability to apply knowledge properly. The last Adam is obedient; the first Adam is rebellious and religious.

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



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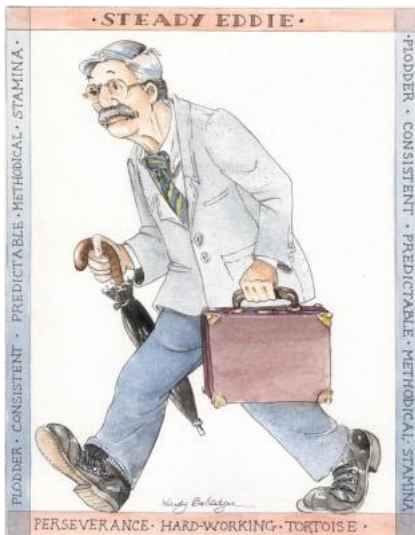
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## KEY WORDS

determination, diligence, education, folly, heart, justice, laziness, less assets (quantity), price, sense, success, understanding, wisdom, bf spending

## ILLUSTRATION

### Who is Steady Eddie?



Steady Eddie is a rather boring person. In Aesop's fable of the tortoise and the hare, Eddie is the tortoise. He's a plodder; he's consistent; he's predictable; he's methodical. One of the greatest inventors of all time, Thomas Edison, defined genius as "One percent inspiration and 99 percent perspiration." Steady Eddie doesn't have the full one percent of inspiration but he generates perspiration and produces good results.

Charles Walter, a highly-experienced financial planner and insurance agent, said that after decades in the business he has observed the following: It's not the educated and talented who usually win, but the plodder with stamina and perseverance.

Steady Eddie often shows up in financial planning literature to some degree. For example we catch a glimpse of him in that best seller, "The Wealthy Barber." Barber Roy, the main character in the book, "hadn't missed an entire day of work in thirty-seven years for any reason. He even opened on the morning of his daughter's wedding." Wow! I've known people who haven't had a sick day in ten years, but thirty-seven—now that's impressive! (It's also fictional!)



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It boils down to this: In order to make many financial strategies work, we ourselves need to keep working and generating cash flow. Without the steady cash inflow we will continually change our strategies to meet unexpected bumps and potholes in the road. Without the discipline of work we often lose our own health and sharpness.

Steady Eddie won't quit his day job to become a singer. He's not glamorous. He's not intellectual. You might say that he is rather boring—and you're probably right, but I'll tell you another thing about him: Eddie's not broke!

