

When is money useless? (11:4)

Riches do not profit in the day of wrath, but righteousness delivers from death.

THE TEXT (NASB)

Riches do not profit in the day of wrath, but righteousness delivers from death.

Riches profit not in the day of wrath , but righteousness delivereth from death. Classic KJV - Proverbs 11:4

INTRODUCTION



Money is useless when we need it most!

Like yogurt, riches have a “best before” date. When we think we’re about to die, we don’t care much about our money. We care about “what’s on the other side.” While we’re still breathing and healthy, riches can be enjoyable and secure. But God judges our souls, not our stock portfolios. Our riches can’t “upgrade” God’s judgment. Ironically, when we need help most, our money is useless. Note that this text associates the day of wrath with death.

God won’t be distracted from seeing what we’ve become. Where can we find deliverance from wrath and death?



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COMMENTARY

Wealth Has Its Limitations

Riches are good for a certain time and place. They may win battles, but they lose the war against death. Only the Righteous One has won that war. When is the Day of Wrath? Sooner or later, it will be final day of judgement for all mankind, but likely sooner, it will be our final day, our personal calamity. Note that the cities of Sodom and Gomorrah were materially prosperous before their day of wrath (Genesis 13:10). Luxury gives a false sense of security that very quickly falls away (Psalm 49:16-20).

Safety Before Fun



In this text, we can see that it's best to be safe and ready for death, as our primary goal. Pursue wealth in the meantime, but don't use it as a distraction. Like the houses built on either sand or rock, the foundation is more important than the walls, especially during a flood (Matthew 7:24-27).

Insurance assists with the financial loss of our accidents, but it never compensates for the personal loss. It's best to have full ownership of our essential needs of food and clothing first, and then the basic needs of shelter and transportation. All other goods and services are just accessories, and we should never put necessities at risk for accessories. Remember: God owns all the world's money, and we're only his branch managers. Refer to: [Managing God's Money](#).

Measure Righteousness?

Riches, understood only as our financial assets, are visible and measurable. That's why we like them: Because we can keep score. But righteousness is usually hidden and unaccounted. At the most critical moment, just before our death, our security depends on an unseen and unmeasured commodity: Righteousness. The Bible says repeatedly that "the righteous shall live by faith," (Habakkuk 2:4, Romans 1:17, Galatians 3:11, Hebrews 10:38). It's critical that we understand: In ourselves, all of our own righteousness is no more than filthy rags (Isaiah 64:6). Righteousness before the Most Holy God is given to us only in the sacrifice of His Son, Christ Jesus (Romans 3:21-24).



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OUR CREATOR, REDEEMER, AND FRIEND

Unlike riches, Jesus does deliver from death.

Jesus said, “I am the resurrection and the life; he who believes in Me shall live even if he dies, and everyone who lives and believes in Me shall never die,” John 11:25. In Jesus Christ, and only in Him (John 14:6), can anyone find deliverance in the day of wrath. How does that work?

We can freely escape the wrath of God by “hiding” in Jesus Christ. Those who take refuge in Jesus Christ by loving and obeying Him, receive the full merit of His life, death and resurrection. This ransom is credited to us by God Himself and received by our trust in His truth and love. Through the free blood sacrifice of Jesus Christ, we are saved from our slavery to sin and God’s wrath (Romans 5:8-9).

The Passover lamb of the enslaved Hebrews foreshadowed the Lamb of God. The children of Israel, in slavery in Egypt, were saved by the blood-sacrifice of an innocent lamb during the Passover into the Promised Land. So too, those who join themselves to the sacrifice of the Lord Jesus Christ “pass over” the just anger of God (Romans 8:1), freed from their slavery to sin. The Messiah Saviour’s blood ransoms all those who receive Him (John 1:12, 29).

APPLICATION

- Memorize the text in your favourite Bible translation and think about it often
- Find historic examples of those willing to give up all their wealth, immediately to save themselves and their family. Here one example as Ornan the Jebusite was prepared to give up his land and possessions to avoid the plague (I Chronicles 21:22-23)
- Look up the word “righteousness” in the dictionary. Do you want access to sufficient righteousness to deliver you from death? If you answer “yes,” then consider what Jesus Christ accomplished on the cross.
- View death, not just in the narrow sense of physical death, but more broadly to include despair, disappointment, and defeat.

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



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KEY WORDS

anxiety, composure, death, deliverance, insurance, life, profit, righteous, security, shelf-life, worse life (quality), wrath, bf saving

ILLUSTRATION

Who is Self-Centered Sam?



Self-Centered Sam looks out for number one. Who's that? It's Sam, of course! Sam doesn't consider himself to be self-centered. One of his favourite books is ["The Richest Man in Babylon."](#)

What does Sam do with his income? The cream, the very best goes to his own long-term growth fund. His motto is 'pay yourself first.' Some call him Stingy Sam. But he's not stingy; he's just making careful preparation for his own future, comfort, and well-being. He is part of the "me" generation. He typifies the Maslow's hierarchy of needs with self-actualization as apex of all values. Sam is a dedicated humanist. He doesn't recognize any higher power than himself. He's a tough negotiator.

Sam doesn't ignore charity. But how could he possibly help anyone one else unless there was something in it for him? Therefore any and all charitable donations must have full and public credit given to the donor. The more people are aware of his generosity the better. After all, a little bit of advertising is good for business. When his corporation gives a gift it comes as a percentage of profits, not revenues.

His financial hero is the multi-millionaire, whose assets once exceeded the entire US treasury:



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The great Railroad and Steamship Baron [Cornelius Vanderbilt](#).

