

Should you really pay yourself first? (3:9-10)

THE TEXT (NASB)

Honor the LORD with your wealth and with the firstfruits of all your produce; then your barns will be filled with plenty, and your vats will be bursting with wine. (ESV)

Honour the LORD with thy substance, and with the firstfruits of all thine increase: So shall thy barns be filled with plenty, and thy presses shall burst out with new wine. KJV Proverbs - 3:9

INTRODUCTION



The war-cry of most financial planners is, “Pay yourself first.” Yet the Bible teaches that if you pay yourself first and you’ll ultimately end up in misery, not abundance ¹. Popular financial counsel is wrong.

It is good and fine to have barns full of grain and vats full of wine. Otherwise, the LORD would not give these benefits to those who honor Him!

According to this text, we do better by honoring the LORD first, but how?



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COMMENTARY

Abundance is Good



This is the first text where *Proverbs* focusses on clear, definitive and direct financial counsel. It tells us how to achieve financial abundance. It praises financial abundance. The LORD wants us to have full barns and vats. He wouldn't fill them otherwise. Barns and vats contain months'—even years'—of “good things.” Describing the vats as bursting with wine is clearly poetic, since broken vats are no blessing at all. Some translations use the word “overflowing” (NASB) instead of “bursting.” They who honour the LORD receive from the LORD more than they need. Their cup overflows—but doesn't break.

Universal Truth



The Hebrews weren't the only people who worshipped the Supreme Being with the “first fruits” of the harvest. The ancient Greek philosopher Aristotle reports that all ancient peoples sacrificed in celebration of gathering of the crops. Humanity has always honoured the Deity by offering the first yield.² This is another example of *God's law hard-wired into human nature*, described by the apostle Paul: “God's law is not something alien, imposed on us from without, but woven into the very fabric of our creation,” Romans 2:15.³

Translation: **LORD**

Note that all the letters in the word LORD are upper-case. This all-upper-case LORD signifies the proper name of God in the Hebrew, versus a mere “master” or “boss.” The name can be translated as Jehovah or Yahweh. It implies that we must honour the person of God himself with our finances, not human masters. Spend your money the way God wants, not the way your



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boss would have you spend it.

In Hebrew the word “first fruits,” ראשית (rēšîṭ, pronounced “ray-sheeth”), stems from the Hebrew word for “head.” It’s common to all Semitic languages and appears in the Bible with derivatives nearly 750 times. The primary meaning in Proverbs is “first” or “beginning” in a series. It’s also used for the best in a group or class of things. Importantly, it’s also very first word in the entire Bible, “in the Beginning,” Genesis 1:1.

Surplus vs. Poverty



The LORD is not opposed to our having savings accounts and investments beyond our daily needs. The LORD is not against storing up wealth. The text sanctions preserving assets. Does the text then imply that poverty is dishonorable for the LORD? No. Many who are poor are not responsible for their poverty. Poverty comes for many causes. Some choose to be financially poor, some for a brief period, some through no fault of their own. Yet a failure to honor the LORD is one cause of poverty. Lorne Robinson, Canadian President of Kingdom Advisors, states that the Bible sends a very different message in contrast to the "Pay yourself first myth,"⁴

The How To...

How do we honor the LORD? One way is being gracious to the poor (Proverbs 14:31). But a most set of comprehensive instructions is found in Deuteronomy 26:12-15 (ESV):



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“When you have finished paying all the tithe of your produce in the third year, which is the year of tithing, giving it to the Levite, the sojourner, the fatherless, and the widow, so that they may eat within your towns and be filled. Then you shall say before the LORD your God, ‘I have removed the sacred portion out of my house and, moreover, I have given it to the Levite, the sojourner, the fatherless, and the widow, according to all your commandment that you have commanded me. I have not transgressed any of your commandments, nor have I forgotten them. I have not eaten of the tithe while I was mourning, or removed any of it while I was unclean, or offered any of it to the dead. I have obeyed the voice of the LORD my God. I have done according to all that you have commanded me. Look down from your holy habitation, from heaven, and bless your people Israel and the ground that you have given us, as you swore to our fathers, a land flowing with milk and honey.”

Absurd Arithmetic

$$2 - 1 = 3$$

The LORD promises that by honoring Him we increase our assets. Really? Imagine “honoring the LORD” as a sure and safe way to thrive financially. Absurd! Instead of having less, we end up with more? This violates basic arithmetic. How can we reduce our assets, yet end up with more?

If our frame of reference excludes God, if we think narrowly only of the material universe, it is absurd. But... if we dismiss this “absurd” financial strategy, we forfeit the help of God Almighty: “For the eyes of the LORD move to and fro throughout the earth, that He may support strongly those whose heart is completely His,” 2 Chronicles 16:9.

Appearances Can Deceive

For most of history, common people thought the Earth was flat, so a sailing ship might fall off the edge. Philosophers knew the Earth was round but had no idea how huge. A flat Earth or a tiny Earth seemed obvious to everyone. Christopher Columbus challenged the accepted thinking and discovered the New World, though he thought he’d reached India.

It takes courage to act on counsel that’s not proven. It’s much easier to make financial decisions



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based on popular consensus rather than faith in an invisible God. Yet it's so limiting. It takes a courage like Columbus' to put the LORD first. Most put themselves first. The popular strategy is "look out for Number One" and pay ourselves first.

We place our faith in our own productivity, our prudence and perspiration. We believe, "My power and the strength of my hand made me this wealth," Deuteronomy 8:17. Really? The Bible shows that all profits really come from the LORD, because, like Columbus, we never really know where we'll end up—or how much more we might discover.

Who Gets the Credit?

Low-profile or anonymous giving is uncommon. People and corporations love to advertise their benevolence, to polish their public image and increase their profitability. "Public relations" giving does put funds into the hands of charities, but it doesn't obey the text. It glorifies the giver, and ruled by the desire for popularity, it risks funding any trendy but evil cause. It does not honour the LORD.

"Conspicuous Giving"



University of Alberta instructor Margrit Talpalaru identified a corrupt trend called "conspicuous giving," outlined by National Post writer Sarah Boesveld ("Oh, the Humanities! Does a donation really count if no one sees you do the giving?" May 29, 2012). Boesveld writes, "Donating money to charity has become highly fashionable," with the only motive looking good in public – not discerning whether the cause is really good. The intention is tainted, so "charitable donors, especially famous ones, have become modern-day heroes." Giving has become a "status symbol."

"Philanthrocapitalism" mixes philanthropy, seeking the welfare of others, with capitalism, seeking profit. The advertising is everything. Talpalaru comments: "The competition prized by capitalism must now be tinged with the moral value of giving to charity. It's no longer good



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enough that you're good at something, you've won something; you have to give at least part of it to charity," and you must be seen doing it. Yet such high-profile giving is condemned by Jesus Christ. See Super Savings Study Guide 3.

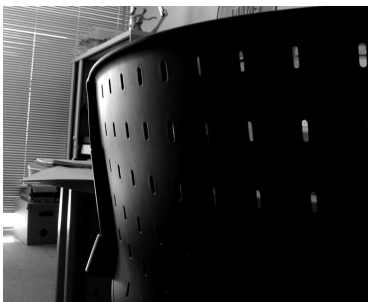
Assets and Profits



In the text, your wealth and your "first fruits" may be read as your balance sheet and income statement. Honouring the LORD is not limited to tithing (or "tenting," a tenth) based on your income statement. It includes assets from the balance sheet. The LORD may prompt us to give from our financial reserves. I once gave \$3,800 from our retirement fund to a semi-retired missionary, and then a few months later, got a bonus from work of roughly \$38,000. Lesson: We're not in charge.

Even after we honour the LORD from our cash flow, we can honour Him from our savings. Honouring the LORD extends to all our wealth, all that he has given us. And the LORD is not honoured if we give a tenth to charity, then use the nine-tenths in ways the LORD has condemned.

The Big Boss



The LORD wants to be honored with the first and best, taking second place in nothing. This may sound egotistical, unless indeed He is God Almighty. God Almighty promises to repay us with more than we give Him. He alone controls the germination of the seed, fertility of the soil, and productivity of the factory. We succeed most (though maybe not short-term), if we do things His way, letting him be the Big Boss. As someone said, "If you want to get along with God, stay out of His chair."

If the LORD is truly the creator, owner and manager of all things, why does He want our money? Why would the owner of everything (Psalm 24:1) want any of our assets? He could have them in a flash, with or without our permission. Indeed, the LORD does not need our gift



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(Psalm 50:12). He really wants us to learn generosity. By nature we're selfish. Being wealthy is a huge temptation to self-worship.

Voluntary Sharing



Jesus told the story of a rich farmer who had a bumper crop and suddenly become very wealthy. He decided to keep it all and take early retirement – “Eat, drink and be merry!” Yet that very night, he died (Luke 12:16-21). What if he had applied this text? Maybe he'd have avoided a premature death while staying rich. He could have given away all he could not store. Generosity is a financial preservative.

Not all giving is true generosity. We need to be careful that what we give is really ours to give, what is rightfully ours. Some giving is almost meaningless if it requires little or no sacrifice. King David once said, “I will not give to my God that which cost me nothing,” 1 Chronicles 21:24. So don't play with an All-knowing God; He sees what's in your heart.

Why Recognize God?

Some are very wealthy, and yet show no interest in the LORD or His works. We might ask, “Why should I honour the LORD to get wealth, when others get rich without honouring Him?” This text does not answer that excellent question. See elsewhere in Proverbs; begin with Proverbs 10:22, on this site.

Beware of a cavalier, flippant attitude toward God's word on giving. We all acknowledge that our health is worth more than our wealth, but we quickly forget that, if God takes our health, our wealth is almost useless. God has commanded even the High Priest of Israel to give his “first fruits,” on penalty of death (Numbers 18:25-32). Honouring God first with our wealth is builds our well-being, as documented by this video.

[YouTube video player](#)

Excluded From Academics

I have earned two business degrees (BBA, MBA) and been trained as an accountant (CPA). In all my accounting and finance courses, there was never any reference to this method of



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increasing assets. Honouring the LORD is not part of "[Generally Accepted Accounting Principles](#)" (GAAP), at least not yet. Some organizations like Kingdom Advisors (USA) work with schools to raise the awareness of God's classic financial principles. When the Lord Jesus Christ returns physically to Earth everything will change.

OUR CREATOR, REDEEMER, AND FRIEND

Jesus said that our giving will have maximum benefit if we give in secret (Matthew 6:2-4).

Our generosity should be as anonymous as possible. Anonymity supposes that an all-knowing God will reward the giver. Advertised giving does not rely on an invisible God to pay back, but hopes for benefits from public recognition. It takes faith in God to build lasting prosperity.

APPLICATION

- Memorize the text in your favourite Bible translation and think about it often.
- Is there a specific financial step that you need to take to comply with this advice?
- Are your barns full? Consider your investments as barns. Set limits on your savings accounts. Predetermine that you will retain a certain amount and then give the rest away.
- Start giving in secret. Politely refuse to get public credit for your gifts.
- Study Ezekiel 44:30 in context and consider how proper use of "first fruits" is a form of protection over your household.

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



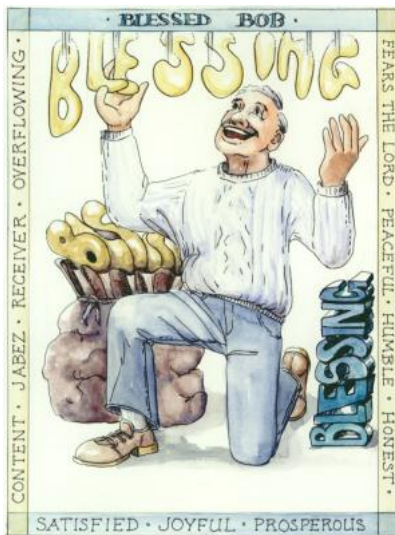
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KEY WORDS

charity, ethics, faith, accounting, greed, hoard, honor, LORD, more assets (quantity), poverty, profit, prosperity, public relations, security, bf sharing

ILLUSTRATION

[Who is Blessed Bob?](#)



Blessed Bob is very fortunate. He recognizes that good things come from God! God is shunned by many, but not by Bob. Bob loves God. He wants to receive all the good things that God has for him. He's not too proud to ask God for help. In fact, Bob prays often. Some think that he prays without ceasing. But he is not without fault. Blessed Bob makes many mistakes, and when he does, he admits his errors. He corrects them and presses on.

Bob gets so many blessings he feels overwhelmed. His cup overflows. But he doesn't hoard his blessings. Like Generous Genevieve, Blessed Bob likes to give to others. He is truly prosperous, even though there are many who are financially richer than he is.

We see examples of Blessed Bob in the Bible in the lives of Job and Joseph. Job went through some very good times (Job 29:2-25) and some very bad times (Job 2:7-8). Joseph had similar financial cycles (Genesis 39:2,21). Both men kept their focus on God, not on their financial condition (Job 1:21, Genesis 50:19-21).

More recently we have examples of those who have lived with the same life focus. R. G. LeTourneau was the inventor of the largest earth moving machines in the 1930's and 1940's. He credited God for his tremendous success. He gave away much of his wealth while he was



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still living saying that, "When I shovel money out to God's interests, God shovels money back to me, but God's shovel is bigger than mine." He was called the mover of men and mountains because of his great work and influence. On his gravestone, R. G. LeTourneau left all visitors with these words, SEEK YE FIRST THE KINGDOM OF GOD AND HIS RIGHTEOUSNESS AND ALL THESE THINGS SHALL BE ADDED UNTO YOU MATTHEW 6:33.

Blessed Bob is full of joy. He is satisfied with life!



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FOOTNOTES

1. The Bible teaches this truth indirectly but in many places. The ultimate misery may not come until the next life but then it will come with great horror.

1.1 A rich farmer got a bumper crop but thought of himself first and was not "rich toward God" (Luke 12:21 NASB) He ended up super rich but dead the next day.

1.2 There is a way that appears to be right, but in the end it leads to death. (Proverbs 14:12 NIV)

1.3 Those who honor me I will honor, but those who despise me will be disgraced. (1 Samuel 2:30) [In a sense we despise God Almighty by deliberately giving Him second place in anything!]

1.4 Behold, these are the wicked and always at ease, they have increased in wealth. [Looks like a great start; they are always comfortable and growing in wealth.] (Psalm 73:12 NASB) ... When I pondered to understand this it was troublesome in my sight until I came into the sanctuary of God; Then I perceived their end. Surely You set them in slippery places; You cast them down to destruction. (Psalm 72: 16-18 NASB) [What looked like a great start ended as a terrible finish.]

1.5 Jesus said, "What shall it profit a man if he gains the whole world and loses his soul?(Mark 8:36 NASB).

2. John Gill's Exposition of the Entire Bible - Proverbs 3:9.

3. The Message by Eugene H. Peterson. NavPress. - Romans 2:15

4. The following comments come from Lorne Robinson, Canadian President of Kingdom Advisors, shared by email on 16 January 2023.

Here are some of my thoughts to consider a method to respond to the "Pay yourself first" myth and how scripture sends a very different message.

Prov. 11:25 makes it pretty clear that paying yourself does not bring prosperity, but rather "the generous person will be prosperous." The instruction for blessing is pretty clear - it is simply to be generous (see Prov. 22:9).

The sermon on the Mount clearly shows where we ought to place our priorities - It is not on our own kingdom that we are called to focus on first, but we are to seek his kingdom first (Matt 6:33). Also when it comes to saving, another instruction of Jesus is to store up treasure - but not on earth first - the priority is storing it up in heaven (Matt. 6:20). Jesus is instructing the people to be generous to others because he knew the results that would come; the person who is generous will be prosperous or "he who waters will himself be watered" (Prov. 11:25).

While the wisdom of the earth is "Pay yourself first" to become wealthy, the wisdom from above



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(James 3:17) is to make giving the priority. When that happens the result is: "you will be enriched in every way so that you can be generous on every occasion ..." (1 Cor. 9:11).

