The crown of the wise is their riches, but the folly of fools is foolishness.

### THE TEXT (NASB)

The crown of the wise is their riches, but the folly of fools is foolishness.

The crown of the wise is their riches: but the foolishness of fools is folly. Classic KJV - Proverbs 14:24

#### INTRODUCTION



Riches are not evil. There's nothing wrong with being wealthy. The wise are not ashamed of their blessings, but grateful for them. Riches can be a badge of honour, since acquiring them often requires much virtue. Riches are a good thing, when wisely used.

Fools, however, have nothing to show for all their talk and commotion. They have no crown.

If we look closely, we will see some important truths in what this proverb does not say.

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### **COMMENTARY**



This proverb does not say that all who have riches are wise. It does not say that the rich are wiser than the poor. Some wealthy folks are very unwise. Further, the text does not say that the crown of the wise is their wisdom. Riches are visible, while wisdom is invisible.

The wise have something to show for their wisdom, something to wear with head held high. In contrast, the foolish have nothing to display for their folly. They finish empty-handed. In reality, wisdom is truly good in itself, the greatest good, good even without wealth, but better with it. Wealth gives the wise a greater ability to do good.

#### Translation: Wise

The Hebrew word for "wise" here, DDN (ḥā•kām, pronounced "khah-kham"), can also be translated as "cunning." The Bible uses this word first in Genesis 41:8, when the Egyptian pharaoh asks his wise men to interpret his dream. They could not, and finally Joseph, a Hebrew slave, learning its interpretation from God, explained it to Pharaoh. His God-given wisdom so satisfied Pharaoh that he made Joseph his prime minister. When the prophesized drought hit, Joseph's wise administration and preparations made Egypt extremely wealthy, as starvation threatened all the neighbouring nations.

#### **Classic Commentaries**

In his commentary, 19th century theologian Charles Bridges observes: "Wealth is in fact a blessing, when honestly acquired and conscientiously employed. And when otherwise, the man is to be blamed, not his treasure."

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Renowned Reformation preacher Matthew Henry states: "If men be wise and good, riches make them so much the more honourable and useful. Their riches make them to be so much more respected, and give them the more authority and influence upon others. Those that have wealth, and wisdom to use it, will have a great opportunity of honouring God and doing good in the world.

#### **Riches Come in Varying Degrees**



Some crowns are bigger and more ornate than others, just as some estates and mansions are bigger and more luxurious than others. A crown is not a hat, used as protection against the elements. A crown is a symbol of responsibility and therefore authority, beyond the crown itself. In the same way, riches enable those who are wise to exercise influence in society. The wise with moderate wealth can and should take moderate responsibility and authority in their immediate circle of influence. Those with greater wealth can and should take greater responsibility and authority in their larger circle of influence.

Sadly, these days, those with the greatest wealth lack all wisdom, so they are more concerned with exercising their own power, than they are with taking real responsibility. Lacking wisdom—and the humility that comes from wisdom—they seek to remake the world in their own image, instead of God's.

### **OUR CREATOR, REDEEMER, AND FRIEND**

Jesus tells the story of a master who rewarded excellent service by giving his best workers more responsibility and authority.

The worker who did nothing with his gifts was called "wicked and lazy" (Matthew 25:26 NASB) and ended up losing his job. In contrast, that servant who turned his financial responsibility (one mina, or about a hundred days' wages) into ten times that amount was rewarded with ten cities to govern (Luke 19:17). His responsibility in managing and increasing wealth qualified him to receive the crown of authority.

So what's the conclusion? God rewards entrepreneurial spirits, and he considers laziness to be one very common sort of wickedness.



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#### **APPLICATION**

- Memorize the text in your favourite Bible translation and think about it often.
- Reject the teaching that poverty is superior to wealth.
- Do all in your power to grow in wisdom.
- Thank God for whatever wealth you have. Use it for God's glory on earth but always be prepared to cast your crown of wealth at the feet of the Master who gave it.

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

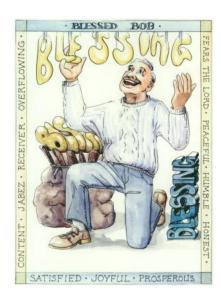
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#### **KEY WORDS**

treasure, entrepreneur, failure, folly, honor, more assets (quantity), nothing, reward, wealth, wisdom, wise

#### **ILLUSTRATION**





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 (Job2:7-8). 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!