

Wealth and Words

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[0 : 00] And turn in your Bibles to Proverbs chapter 10. And tonight we're going to read verses 1 through 16.

The Proverbs of Solomon. A wise son brings joy to his father, but a foolish son grief to his mother. Ill-gotten treasures are of no value, but righteousness delivers from death.

The Lord does not let the righteous go hungry, but he thwarts the cravings of the wicked. Lazy hands make a man poor, but diligent hands bring wealth.

He who gathers crops in summer is a wise son, but he who sleeps during harvest is a disgraceful son. Blessings crown the head of the righteous, but violence overwhelms the mouth of the wicked. The memory of the righteous will be a blessing, but the name of the wicked will rot. The wise heart accepts commands, but a chattering fool comes to ruin.

[1 : 12] The man of integrity walks securely, but he who takes crooked paths will be found out. He who winks maliciously causes grief, and a chattering fool comes to ruin.

The mouth of the righteous is a fountain of life, but violence overwhelms the mouth of the wicked. Hatred stirs up dissension, but love covers over all wrongs.

Wisdom is found on the lips of the discerning, but a rod is for the back of him who lacks judgment. Wise men store up knowledge, but the mouth of a fool invites ruin.

The wealth of the rich is their fortified city, but poverty is the ruin of the poor. The wages of the righteous bring them life, but the income of the wicked brings them punishment.

Well, wisdom invites you to her house. She invites you to her feast.

[2 : 19] Proverbs chapter 10. All the way at least till 2216 is King Solomon putting on his feast for us.

So I hope you're ready to dig in. I am ready to dig in. This is the heart of Proverbs. And I hope you're excited. I hope you have your minds turned on and ready to think because Proverbs is a call to think, to think deeply.

It began with saying that Proverbs will teach us the riddles of the wise. These aren't so much riddles like what we think about, but they're riddles in so far as you have to think about them.

You have to think deeply about them and when and where and how and why they apply. So I hope you are ready to have your minds turned on or your minds are turned on and you're ready to think. What's on the agenda for today? Chapter 10, 1 through 16 is what we're going to look at. It's class one of King Solomon's wisdom class and it's all about wealth and words.

[3 : 30] Wealth and words. So let's dive right in. It begins with an introductory proverb. An introductory proverb to encourage us to learn, to encourage the young to take in what King Solomon is ready to explain, what he's ready to say.

A wise son brings joy to his father, but a foolish son, grief to his mother. Young people, children, and even older people.

I think about this verse a lot. I'm 42. I'm about to be 42. But I still want to make my parents happy. I still want them to look at me and think, wow, he's living a wise life.

I want them to see me growing in wisdom and to be proud and happy with me. And so, young people and children, do you want to break your parents' heart?

Well, then just sit there and don't listen. Don't take it in. Don't try to learn what Proverbs has to say. And you will end up breaking their heart.

[4 : 50] And I will call them on the phone someday and comfort them when they cry over what you've done, what you're doing.

The reverse is also true. Do you want to make them happy? Do you want them to be pleased with you? Well, listen and take to heart. Take it in. Drink it up. Get to it. And then I can call on the phone

someday and we can honestly laugh and thank the Lord together at what is happening in your life. How exciting and good it is. So, you need to realize young people and children of any age, their joy is in your hands.

Their joy, to a great degree, is in your hands. So, be careful and listen. A wise son brings joy to his father, but a foolish son grieved to his mother.

So, think of Jesus. Think of when he was baptized and the Heavenly Father expressed his pleasure. This is my son with whom I am well pleased.

[6 : 00] And we too can bring joy to our Heavenly Father's heart when we act in wisdom. Proverbs doesn't want us to think that it's pointless to try to please the Lord, to try to please even our parents.

We too can bring joy to our Father's heart when we act in wisdom. And so, here's what you need to take on board. Here's what you need to listen to. Here's what you need to think about. And here's what you need to put into practice.

And if you do, you will have a pleased Heavenly Father and a pleased earthly parent. So, three basic lessons today.

The first lesson is this, get wealth wisely. Interestingly enough, after the introduction in Proverbs chapter 1, we saw that situation of basically this gang, this illegal group, trying to encourage and tempt this young man to go and get wealth illegally.

You remember chapter 1. If you don't, you can go check it out. But it was these people saying, come, let's go wait in blood. It was get wealth unwisely. Well, that's where Proverbs chapter 10 begins, with get wealth wisely, verses 2 through 5.

[7 : 15] So, how do you get wealth wisely? No job tips here. No top five ways to invest your money in 2021. I love all that kind of thing, but that's not what you see here.

We're going even more basic than that, something even wiser than all of that. It doesn't start there. It starts with, what is the beginning of wisdom? It's the fear of the Lord.

And that's where he begins. It starts with the fear of the Lord, with righteousness. So, verse 2, ill-gotten treasures are of no value, but righteousness saves from death.

Ill-gotten treasures are of no value. They're of no ultimate value. You can buy all kinds of things, and you can get all kinds of things with ill-gotten treasure.

You know, so drug dealers can buy really nice cars. Mafia dons can buy really nice and build mansions. And cheating on your taxes, it's tax season, and maybe you've already got your TurboTax out, and you're looking at it, and you're entering in those numbers, and cheating on your taxes can save you some money.

[8 : 21] But what Proverbs says, what Solomon says, what our Lord says to us, is that every red cent that you make doing that won't save you from death. It won't save you from death hunting you.

And in reality, in this world, ill-gotten treasures puts a bullseye on your chest. If ill-gotten treasures, they're tempting death to take you out, to kill you.

So drug dealers, they get shot. Mafia dons, they get taken down. I just saw this week in some news story of they're going to have the largest mafia trial in Italian history.

There's a courtroom that they have set up for, I think it was either 350 or 375 defendants are all going to be on trial at the same time.

This courtroom looks like a huge classroom with tables all the way through and seats, and that's where they're going. Well, tax frauds, mafia dons, you go to jail.

[9 : 33] It marks you for death. You think it's going to be easy. You think it's going to be good. You think you're going to get something out of it. And what you get in return is death. And even in the greater truth of this, that no matter how wealthy you are, it will not save you on the day of wrath.

That's another proverb. It's coming up. The Lord does not take into consideration how much wealth you have. You cannot buy him off. He judges justly. So the point here is get money righteously.

If you have to sin to get it, it's death. If you have to lie, cheat, steal to get it, you have to fudge the details, it's death. But righteousness is different.

The next proverb says, The Lord does not let the righteous go hungry, but he thwarts the cravings of the wicked. What is our good teacher? What is our greater than Solomon says? He says, Seek first the kingdom of God and his righteousness, and all these things will be added to you.

You'll have whatever you need physically. It will be added to you. Do you see how the fear of the Lord is the beginning of wisdom?

[10:47] This is what that statement looks like. Right from the beginning, it's this call to trust him. To trust him with your needs.

To trust him with your desires. To trust him with how am I going to provide? Where am I going to get money? Wisdom is when you trust him in that moment of temptation, that moment of decision.

I said, you know, you're firing up your TurboTax or whatever. You're getting ready to do the taxes. And at least on my version of that, it shows, oh, your refund or what you owe.

It's that number at the top and you enter in numbers and it's changing. Oh, how tempting it is when you're in that moment to just fudge some numbers and make that refund go up or make that money I owe go down.

But the fear of the Lord is saying, you know what? The Lord is watching me. The Lord is watching me right now.

[11:52] And even now, even when I'm looking at my bill go higher or my refund go lower, I'm going to do what he says.

I'm going to trust him and he's going to take care of me, whatever that looks like. The opposite side of that is God thwarting or frustrating the wicked.

He sets himself against them. The things that they want and the way they go about it actually turns God against them. So now he's fighting against them.

So they crave money and all they get is frustration. They won't prosper. And if they do, and to the degree that they do, verse 16, where we're going to end up, says that their income brings them punishment.

They get money, but it ends up just hurting them. And you can think of all kinds of situations where you have seen that. You know, there's tons of documentaries and everything like that.

[12:52] You can go find this in the real world. The income of the wicked bringing them punishment. So their bank account, even right now, might grow, but the Lord is against them.

Their souls wither. They become more and more unhappy. Their income rots their very bones. So that while they want things, they still nevertheless have this craving that is constantly thwarted.

It's not wealth that God blesses. It's rather wealth that God curses. I'm just reminded of the Pirates of the Caribbean movie where those pirates had the cursed Aztec gold.

And I don't know if you've seen it, but they're just these walking skeletons that can't go on or whatever the point is. Their income is like that.

It curses them. So I think the point here really is be careful of who you envy. I love what Charles Spurgeon says.

[13:58] God thinks very little of wealth. Look at who he gives it to. There's some truth to that. Be careful who you envy. Psalm 37 talks about, and it begins with, don't be envious of those who do wrong.

Now, why would he say that if that wasn't something that we wrestled with? Don't be envious of those who do wrong. And then later on, he says, The wicked plot against the righteous and gnash their teeth at them.

But the Lord laughs at the wicked, for he knows their day is coming. The Lord sees the end that he has in store for the wicked. The wicked draw the sword.

They bend the bow to bring down the poor and the needy to slay those whose ways are upright. But their swords will pierce their own hearts and their bows will be broken. So seek wealth from God as a good gift.

Seek wealth as a gift from God. But seek it righteously. That's the first foundation stone of God-blessed wealth.

[15:02] And if you do that, you'll be a wise son. Now, the second stone of seeking wealth and the beginning of wealth is, you see it in the next two Proverbs.

That's sort of the moral foundation. But there's a very practical foundation of getting wealth wisely. Lazy hands, verse 4, make a man poor, but diligent hands bring wealth.

So I tell my kids this all the time. And dads, you can take it on. It's a wonderful dad kind of thing to say. You know, they're asking for money or something.

And I say, you know where a good place to go to get money is? And they say, where? And I say, to work. And they don't laugh, but I like it. To work.

Look, not every person is poor because they are lazy. I've talked about that before. Psalm 37 just talked about the righteous poor.

[16:00] That's just one example. People being poor without being lazy. That's a reality. But what this is saying is that lazy people inevitably become poor.

That if you are lazy, you will be poor. I love this story. In the 1970s, the Vanderbilts had a family reunion.

Maybe I've told this story. I don't know. But it was all the heirs of Cornelius Vanderbilt. Remember, he's the steamboat baron, the first really, really, really, really, really rich American steamboat guy. Railroad King. How did he get his wealth? He was a teenager. And with the help of his dad, he bought a little boat to travel around Staten Island in New York City.

And he moved cargo on his little boat. And that's what he did. And pretty soon, he had a fleet of boats. He didn't inherit it. He earned it. He worked like a dog to get it.

[17:09] And soon, little boats became one little boat, became a bunch of little boats, and a bunch of little boats, and eventually became steam ships, steamboats.

And later on, when steamboats were on the way out and railroads were on the way in, all those steamboats became railroads. And his wealth just grew exponentially. And, well, let's fast forward to the 1970s.

Vanderbilt Family Reunion. And of the 100 of them or so that were there, not a single one of them was a millionaire. Well, what happened? Well, generation after generation, they were good at spending Vanderbilt's money.

They weren't good at earning it. Diligent hands bring wealth. If you are to, if there is a book that records that whole history, pretty soon earning turned into how much, how can we spend this faster and faster and faster without working for it.

And generation, a few generations later, and they've lost it all. Diligent hands bring wealth. So work hard.

[18:25] And work when it's time to work. He who gathers crops in summer is a wise son, but he who sleeps during the harvest is a disgraceful son. There's a time to work.

There is a time to get down to it. And when it's time, you do it. You work. And if you don't, young people, high schoolers, you know, now's the time to work.

Now's the time to get down to it. Now's the time to learn to work. And what Proverbs is saying is if you do, if you work while it's time to work, you're going to be a wise son that a father takes great joy in.

But the opposite is also true that if you don't, you're a disgrace. That's not real. Those aren't nice words, but they're true.

A disgrace. Your parents will be ashamed of you. Ashamed. They will hang their head in shame.

[19:34] When somebody asks about you, they don't, they're not going to want to talk about what you're doing or not doing. And your neighbors and your aunts and your uncles and your teachers will look and just shake their head.

Because people who don't work, they are embarrassments. Disgrace. And so think of someone who fits that description.

Do you want to be that person? Do you want to be that? Well, that's lesson one. Here's the true foundation of wealth.

Fear the Lord and work hard. Fear the Lord in righteousness. And fear the Lord as you work diligently. And you know what? If you do that, that brings joy to God's hearts.

That pleases him. Going to work, men, women, boys, girls, going to school and working hard, doing the right thing is a way that you show your wisdom and it brings joy.

[20:39] It will bring joy to your parents and it will bring joy to the Lord. It's not glamorous. It's not get rich quick, but it's wisdom and it works. Men are always looking for shortcuts.

They're always wishing it was some other way than it is. But this is the way it is. Here is God laying out the highway. And he's saying, now look, here's the way to life. Now walk in it, live in it, and it will be good for you.

That's lesson one. Get wealth wisely. Lesson two is this. Learn the power of words. Learn the power of words. This long middle section is all about people talking.

Our words, other people talking about us, how our words affect us, what they do to us, what our words do to other people, how our words affect others.

For a New Testament commentary on this section, read James chapter three. He says the tongue is a small part of the body, but it makes great boasts.

[21 : 46] And that, I don't, I really don't think that's what, what it's saying is, is not so much that with our tongues, we, we boast. It's saying the tongue rightfully can say, look at what I can do.

I can set your world on fire. I can burn you down. I can burn your family down. I can burn your church down. I can heal.

I can harm. I can kill. I can bring life. I can heap blessings on your head. I can heap curses on your head. I'm the rudder. You're the ship.

I'm the spark. You are the forest. And you can train all kinds of animals. But it's difficult to tame me. And I can reach the heaven and I can bless God.

And I can reach all the way down to hell and curse men. And I can reach all the way down to hell. What's James' point? is learn the power of words.

[22 : 54] learn the power of the tongue. Appreciate that power. Fear that power.

be careful with that power. A young child can break his parents' heart and a parent can break their child's heart.

We have to appreciate the power and fear even the power of our word. Solomon starts out by talking about how other people talk about us.

He says, blessings crown the head of the righteous, but violence overwhelms or covers the mouth of the wicked. The second part is a bit difficult to understand or to translate, but you see the difference.

Blessings versus violence. The words of blessing versus angry words that are directed towards the wicked. The memory of the righteous will be a blessing, but the name of the wicked will rot.

[23 : 58] So just take the first one. Blessings will crown the righteous. That is true generally. In this life, blessings come to the righteous. We said, what is wisdom?

It's looking at the fabric of God's world and understanding it and living in harmony with it. There is a certain fabric to God's world that makes it work this way. It is the very justice of God baked into the creation that those who do good, they will find good seeking them.

You know what I mean? That when I'm doing good, well, it turns out that goodness and mercy are following me all the days of my life and goodness comes to me. And that is certainly true.

But I think in this context, as it's talking a lot about words and speech and what we say, it's talking, I think, especially about how people talk about you, how they talk to you.

Blessing. The word of blessing. The invocation of blessing upon you comes to the righteous. So they speak well of you. They wish well for you. They say, God bless you.

[25 : 06] They put a crown of blessing on your head. But people hate the wicked. They don't have any words for them. They want to see them destroyed. And those words are, violence covers them, swallows them up.

The evil words of the wicked and of the fool boomerang back and end up hitting them. And I think this is a principle that is very important to understand, that words good and evil are going to come back to you.

Your words, whether good or evil, are like a boomerang, and they are going to come back to you. Yeah, they are going to hit someone out there, but eventually, it is coming back to you.

And so, what are you loading into your boomerang? Because whatever you say is going to come back to you sooner or later.

You know, the words that you type on Facebook, the words that you type into Twitter, the words that you say, even those kinds of words, they're going to boomerang back to you.

[26 : 09] They're going to come back to you in one way or the other. And so, you have to appreciate the power of what you are doing. Even in death, there's a difference. It's not just in life, but it's even in death.

One of the most blessed memories of my whole life was sitting in the family dinner after Josie's funeral and to see her children rise up and say what she meant to them.

And they rose up and they blessed her. It was sad, but it was very, it was so, so sweet. And so, younger people, older people, on that day, what are they going to rise up and say about you?

Leslie Ray Charping was born in Galveston on November 20, 1942 and passed away January 30, 2017, which was 29 years longer than expected and much longer than he deserved.

At a young age, Leslie quickly became a model example of bad parenting combined with mental illness and a complete commitment to drinking, drugs, womanizing, and being generally offensive.

[27 : 31] Leslie was surprisingly intelligent. However, he lacked ambition and motivation to do anything more than being reckless, wasteful, squandering the family savings, and fantasizing about get-rich-quick schemes.

Leslie's life served no other obvious purpose. He did not contribute to society or serve his community, and he possessed no redeeming qualities besides quick-witted sarcasm, which was amusing during his sober days.

With Leslie's passing, he will be missed only for what he never did, being a loving husband, father, and good friend. Leslie's passing proves that evil does in fact die and hopefully marks a time of healing and safety for all.

Ouch. The memory of the wicked will rot. So much for what others will say about you.

Now, what about your words? wisdom doesn't begin with talking. It begins with listening.

[28 : 51] We have two ears and we have one mouth. That should be indicative of something. We have teeth and we have lips. Our tongues have double bars over them.

That's indicative of something. It begins with listening. Verse 8, the wise in heart accept commands. They accept the commands of God. They accept the commands of mom and dad.

The commands of people over them. They want to learn. They're open to instruction. They are obedient. Wisdom begins with listening.

but not so the fool. The chattering fool, the babbling fool comes to ruin. The fool delights in airing his own opinion.

His own so-called wisdom is so, so enjoyable to him that he just lets it go on and on and on. Why does he talk so much? Because he finds such delight in it.

[29 : 56] And so he goes on and on. But he comes to ruin. The end of that is ruin. So be careful even for your own sake.

Fools ruin themselves. They take crooked paths. They don't take straight paths of wisdom. They lack integrity. Their words twist reality and bend reality. And what happens?

Well, you see what happens in the next couple of Proverbs. Verse 9, the man of integrity walks securely. But the man who takes crooked paths will be found out. The truth comes out.

That's a part of the fabric of reality. The truth comes out. And it's sometimes in this life, a lot of times in this life, but it's certainly in the next life.

The truth will come out. You cannot twist reality forever. You cannot twist reality with your words and with your lies, but the truth will out, they say.

[31 : 00] And you'll be left exposed for the crooked, twisted person that you are. See, the fabric of God's world is resilient.

and it snaps back. It recoils back on you and you'll be left for all to see. But it's just not on you. You see the damage that it does to others.

He who winks maliciously causes grief and a chattering fool comes to ruin. So the fool hurts himself and others. Fool's mischievous, crooked, twisted talk breaks down community.

It breaks down the bonds that holds us together. And so now I can't trust. Haven't we been seeing so much of that? A breakdown of trust in our communities.

And so their twisted words are like acid on the bonds that hold people together. water and it brings grief and they come to ruin.

[32 : 02] But the mouth of the righteous is a fountain of life. So here you have ruin, you have life, you have water, you have acid. Water or a desert. Now water was rare in ancient Israel.

It's not like it was a complete desert, but there wasn't plumbing and pipes and sinks and everywhere. You think of John chapter 4, the woman is going out of town to go to the well.

You just didn't have, there weren't swimming pools full of cool, clean, cold, wonderful water. Water was rare, it was precious, and so where do you find this rare, precious, life-giving water?

You find it on the lips of the righteous. There's where you find truth. There's where you find life.

There's where you find refreshments.

So how good it is. Don't we find that? How good it is when our minds are darkened, we're confused, we're afraid, we just don't know what to do, and then a wise man comes along beside us, and they start talking.

[33 : 09] And their words are like water on our soul, and it gives us light, and suddenly the road opens up before us. And, you know, we might not see 15 steps down the way, but we see the next few.

We say, that's what I was looking for. And the burden lifts, and there's refreshment, and there's unity, and there's love, and you feel closer to that person, you feel closer, ready to engage with other people.

That's what the words of the wise do. They do the exact opposite of what the fools do. They're a fountain of life for them and for everyone.

everyone. But then you see, again, hatred. It stirs up dissension and love, but love covers over all wrongs. There's this constant conflict.

Really, in the big, big scheme of things, you find Proverbs in the context of the seed of the woman and the seed of the serpent. They're always at each other.

[34 : 14] There's always this constant conflict between them. So here, you have the words of life coming out of the words of the wise and the righteous, but then you have, on the other hand, hatred stirring up dissension.

So fools stir the pot. They picket scabs. They don't let things go. Their bitter, angry words destroy friendships.

But again, the wise are careful. It doesn't even say that they necessarily say anything here. Love covers over all wrongs. And so in many, many, many cases, the wise person doesn't have anything to say, but he just takes love and he puts it right over the wrong and says, let's just keep going on. He's not easily angered, not easily stirred up. He cares about connections and relationships and fellowship and friendship. And so he knows the best thing to do is just to cover it.

So what marks your life? Hold up the mirror. Hold up the mirror.

[35 : 25] What do you see? Dissension? Falling out? Friendships withering away? People pulling away? Or do you see people congregating around you?

Life. People, closer friendships with you. Closer connection. Fools destroy communities. That's, you see it again and again and again and again in Proverbs.

Their words are fire and so foolish politicians wreak havoc. Foolish church members wreak havoc. They are like IEDs. Improvised explosive devices that you see all over Iraq and everywhere else now.

On the road of light. That's what they are. And so what do you do with them? It's so difficult to deal with them. But what do you do? The next two Proverbs again tells us we're continuing to move on. The wise person has something to say to them. That's verses 13 and 14. Look at wisdom is found on the lips of the discerning. That's verse 13. Verse 14. Wise men store up knowledge.

[36 : 35] So the lips of the wise they are loaded. They are loaded and they are filled up with knowledge. Where do you want it?

If you want knowledge where do you find it? You find it on the lips of the wise. They have it there. They store it up. That's a picture of one. They're not constantly talking and telling everyone about everything that they know.

Wise people store up knowledge. They keep their knowledge to themselves. But also it's a picture of I'm thinking of in the 1930s or 40s and you had a root cellar or something like that and you're storing up your produce and you're putting it down there.

You're putting it down there for the day when you're going to need it. That's what wise people do. They store it up. And so the wise have knowledge and wisdom ready to bless others.

So you come by and they need wisdom and you have some in your root cellar for them to bless them, to bless yourself. And in this context to contradict the fool, to correct the fool, to help the fool quit hurting himself and others.

[37 : 42] And so the fool's mouth is always ready to go off. They're a ticking time bomb. But the wise have knowledge stored up ready to diffuse that bomb if they can.

The question is does that work all the time? And you see verse six, verse 13 and 14, the second half of that is that a lot of the time the wisdom of the wise is lost on the fool.

They don't appreciate it. It doesn't help them. But a rod is for the back of him who lacks judgment. So instead of listening and learning, the fool can only be punished.

The fool won't be corrected with words or with wisdom. So Proverbs says there's very little that you can end up doing but the rod.

Again, self examination, older people, younger people, what is it like? The fool's mouth destroys them. Their mouth is always ready to blow up and eventually it blows them up.

[38 : 51] So what is all the point of this? we need to learn, again, the power of words. Learn the power of your words, what you say and how you say it and how people receive it.

And the reality that it's because in the end, what you put on the plate and what you pass around the table is eventually what you're going to have to put on your own plate. What you serve out to others eventually is in some way you're going to have to eat it.

it will be sweet. It will be sweet when you've spent a lifetime of blessing and helping and then you come and now it's your turn to eat.

And it's going to be bitter when you've spent a lifetime of passing around folly and anger and dissension. it will be bitter or sweet.

So that's first two lessons is get wealth wisely. Second lesson is learn the power of words. And now here's the third lesson that's very brief. Use wealth wisely. Now this is often the way it is in Hebrew literature and in Proverbs especially is they like to begin and end sections with a common theme.

[40 : 09] They like to tie up the lesson in a bow. And so something that they talked about earlier they're going to talk about again. Pastor John did it this morning. He began with Eric Little and he ended with Eric Little.

You tie the thing up in a bow. So here we have two more Proverbs about not how you get wisdom but now how you use it. What's the end of it? What do the wise do with their wealth?

How do they use it? The wealth of the rich is their fortified city but the poverty of the poor but poverty is the ruin of the poor. So the wealth gives the wise security.

There's another proverb that talks about the rich thinking that their fortified city is an unscalable wall. That's folly. But here the point is there is security that comes from having wealth. wealth. That is opposed to the ruin that comes from when you have no wealth. So wealth gives the wise security. It saves them from the ruin that comes from being poor.

[41 : 22] So really what is the practical application of this? as you're reading through Proverbs and you say practically what does it look like to do this? Well in this case it would look like the very practical lesson of save some money.

Build a wall. Some kind of wall. It's going to rain so have a rainy day fun. So what's standing between you and financial ruin that comes upon the poor?

You see these statistics all the time. one study said only 40% of Americans could pay for a thousand dollar emergency. They don't have a thousand dollars in cash ready to pay for an emergency only so 60% of Americans.

They have no walls around their life. They have no margin. They have no moat. No fortifications. And so what I think he's saying very practically is build some fortifications.

you know because cars break and people get laid off and medical emergencies happen. Things happen. Proverbs says the poor they don't have a wall around them.

[42 : 35] And sometimes that's of their own doing and sometimes it's not of their own doing. That's not the point but it is their ruin. And so the point is if you can you should build a wall.

You don't trust in it. We're going to see that later. You don't imagine that there's nothing that could come against it that will overcome it. You don't put it in the place of God. But the opposite of faith is not I guess what I'm saying is you don't presume upon God either.

You can't act like fool and say well God will take care of me. Proverbs is saying no. The wise use their wealth to provide some security between them and ruin.

And so you know people that go from one financial disaster to another. They're like their balls in the pinball machine. They're just crashing from one thing to another. And he's saying be wise.

Don't live that way. Build a wall. Create some margin. Wealth gives the wise life. That's our last proverb. The wages of the righteous bring them life. But the income of the wicked brings them punishment.

[43 : 44] Now where did we start? We started with ill gotten treasure. We started with wicked wealth that you've somehow collected. And that's of no value.

It can't save you from death. But here the income of the righteous gives them life. It sustains them. It gives them joy. It gives them some peace.

It gives them life. Whatever, however you describe that life, it brings them good things to enjoy. And Proverbs is not saying that's a bad thing. It's just the truth. And so life and death, that's what's wrapping up this whole section.

Use your wealth wisely. So when you use it wisely, you bring yourself security, you give yourself life, but the wealth used wickedly brings death and punishment.

Now, I wonder, do you see the connection then between wealth and words? Do you see this connection between wealth and our words? We all have words.

[44 : 46] We all are talking. We all have some amount of wealth. Wealth and words, those are both good gifts from God. So what are we doing with our words and what are we doing with our wealth?

In Proverbs, God is showing us how to use these gifts for our good, for the good of us, our families, others, and the community.

What do we do with our words and our wealth? We bless us, ourselves, and we bless others.

Proverbs is a book of grace because in this book, the God who is all-wise stoops down to us who are very foolish, who can be very foolish.

And he says, now I'm going to show you the way of joy. I'm going to show you the way of life. I'm going to show you the way of peace. What a good father.

What a good father. And how he loves us. How he loves us. This is grace to foolish people. And he's saying here, I'm going to help you.

[45 : 58] I'm going to teach you. And so we need this wisdom. And our wise father is teaching us. And so let's listen and let's do it. Let's listen and let's do it.

And let's dig in. We've looked at 16 proverbs today. Which one are you going to pick to say, I'm going to work on that one?

We've looked at 16 proverbs. Which one are you going to work on? Well, let's pray and ask God to help us.

Heavenly father, you are the only wise God. You're the only God. And you are the all wise God. And we very much thank you for the book of proverbs that meets us in our everyday life, our everyday problems, our everyday needs, and our everyday concerns and temptations.

and you show us here's how you live wisely. Here's how you live well. Thank you for coming down and speaking to us on our level in a way that we can understand and in ways that we can use.

[47 : 19] I pray most of all that each one here would have that very basic foundation stone of all wisdom, which is the fear of the Lord.

That comes from seeing ourselves as sinners and seeing you as great. So, convict of sin. Convict us and convince us of your greatness and your righteousness all the time that we might live wisely before you.

And as that proverb said, that we would bring joy to our Father. Help us to be wise that we might bring joy to you even as Jesus did. Lord Jesus, we're united to you.

Help us in this, I pray. Amen.