

Wisdom and Wealth (Proverbs 28:6,8,11,19-22; 30:7-9)

What is better to be rich or poor? The answer is not straightforward and Proverbs taken as a whole gives a broad and nuanced teaching on how to be wise about wealth.

What is better Riches or Poverty?

What is better to be rich or poor? How would you answer that question?

Perhaps it is better to be poor? In his book *Affluenza*, Oliver James describes two people he met in New York:

Sam is a thirty-five year-old New York stockbroker who earns £20 million a year, will inherit a billion when his dad dies. He lives alone in a five-storey apartment in central Manhattan. He used to be addicted to Heroin, now it is sex with teenagers. He is paranoid, pessimistic, lonely and not a very nice person.

By contrast, Chet, the Nigerian-born immigrant taxi driver earns a thousand times less, is happily married, not at all paranoid, despite being physically attacked by his passengers, full of optimism and a very decent human being.

If you had to hang out with one of these two you would choose Chet every time!

Or is it better to be rich? Bill Gates the founder of Microsoft is one of the richest people in the world. Yet, he has invested his wealth into the Gates Foundation which is the second largest charitable foundation in the world. It aims to enhance healthcare, reduce extreme poverty across the world and to expand educational opportunities. No doubt Bill Gates' riches are making a hugely positive difference to the world. He could do none of this if he was poor.

And isn't being poor bad for you? We may be concerned about the rising cost of living in this crisis, but in parts of East Africa, it is becoming deadly for millions. Four successive seasons of failed rains have left more than 18 million people desperately short of food in East Africa. Local conflict, combined with skyrocketing food prices caused by the invasion of Ukraine, is making the situation even worse. Lives are at risk. Children are especially vulnerable. The time to act is now.

'All we know is hunger,' Akina* aged 12 from Uganda, tells us. 'When we sleep our stomachs are growling because we have not eaten for days.'

What is better to be rich or poor? These modern examples show us if nothing else, that the answer to this question is not straightforward.

Proverbs is a book that is full of short pithy sayings that each teach invaluable truths. Yet, no one Proverb by itself is meant to give us the whole picture. Our wisdom needs to be shaped by them all.

Proverbs has many sayings about wealth and riches. Individual Proverbs may by themselves strike us as being too simplistic. Our wisdom to do with riches and poverty needs to take into account different aspects of the truths expressed in the Proverbs overall.

Is it better to be rich or poor? Actually Proverbs refuses to give us a straightforward answer.

Wealth is Good:

First of all many of the Proverbs suggest that riches can be a good thing and are something that come to us when we live wise lives.

Riches are better:

Clearly, being rich has its advantages:

"The wealth of the rich is their fortified city,
but poverty is the ruin of the poor." (10:15)

Proverbs is aware that poverty can be our ruin. The cost of living crisis is forcing many people today into poverty and the effects are difficult. Locally, some are struggling to feed their families properly. Many can't afford a mortgage and so being forced to rent are at the mercy of the landlords. Some being forced to move far away because their landlords are selling up and there is no affordable accommodation to rent locally.

Being rich however, can mean owning your own house having a decent pension and being able to afford private healthcare. It gives a certain amount of security in this life.

In all these senses you are better off being rich than poor!

Riches come with hard work:

Riches can be good and Proverbs gives us advice about how to avoid being poor and ensure you are rich. Many Proverbs like the one in verse 19 remind us of the importance of hard work as necessary to gaining the wealth we need:

"He who works his land will have abundant food,
but the one who chases fantasies will have his fill of poverty." (28:19)

This of course chimes with a common message that teachers give children today - work hard at school, get the right qualifications and you will end up in a higher paid job. Waste your time playing computer games, smoking weed or scrolling through social media, you'll fail your exams and end up in a dead end job paying minimum wage.

Proverbs is deeply practical. Work hard and you'll be better off.

Riches come to the righteous:

However, Proverbs also suggests that it is not just working hard, but living a good life that will ultimately bring wealth and help avoid poverty:

"The righteous eat to their hearts' content,
but the stomach of the wicked goes hungry." (13:25)

Certainly, there is an obvious truth in this. Often following wicked ways will lead to poverty. If you commit a crime, you can end up with a criminal record and it will be harder to get a well-paid job. Have an affair and your marriage will fall apart and you will find yourself having to support both your family's and your own accommodation, stretching your finances to the limit. Lie as a sales person and you may build up a reputation for being untrustworthy and no-one will buy from you. In myriad ways this Proverb proves true.

Proverbs then teaches that it is good to have a reasonable amount of wealth, that it comes with hard work and living the kind of way God calls you to live. These things are true, but they are not the whole truth, we need to hold these sayings in tension with the rest of Proverbs and the rest of the Bible.

There are occasions when very good people end up poor for no fault of their own, there are occasions when people work very hard, but still end up poor, because of the circumstances they find themselves in and sometimes too much wealth can be very bad for you!

These exceptions do not invalidate the truth the Proverbs we've looked at express any more than a 90 year old chain smoker invalidates the assertion that smoking is bad for your health - exceptionally someone who smokes will live to 90, but most people who smoke will die young!

So let's look at some of the other things Proverbs says about wealth and riches.

Wealth is not the main thing:

Firstly, Proverbs is clear that being rich is not what really matters in life. 28:6 is one of a number of 'better.... Than...' Proverbs:

"Better a poor man whose walk is blameless
than a rich man whose ways are perverse." (28:6)

In a way it expresses what we saw in that example from Oliver James's book. The poor taxi driver who lived a good life, was a lot happier than the New York stockbroker addicted to sex with teenagers.

In fact, a majority of the 'better than' proverbs deal with issues of wealth and poverty and commend poverty with righteousness, rather than riches with injustice. Let me read a few more to you:

"Better a little with the fear of the LORD
than great wealth with turmoil.
Better a meal of vegetables where there is love
than a fattened calf with hatred." (15:16-17)
"Better a little with righteousness
than much gain with injustice." (16:8; cf. 28:6)
"Better a dry crust with peace and quiet
than a house full of feasting, with strife." (17:1)
"Better a poor man whose walk is blameless
than a fool whose lips are perverse." (19:1)
"What a man desires is unfailing love;
better to be poor than a liar." (19:22)

In other words there are many things that it is better to have than riches: fear of God, love at home, peace, a blameless and trustworthy character. We should seek these things above chasing after money.

As Jesus says,

"But seek first his kingdom and his righteousness, and all these things will be given to you as well." (Matthew 6:33)

Wealth's pursuit is anti-gospel, anti-God:

In fact, Proverbs is keen to show us that seeking after wealth or greed is often associated with the kinds of attitude and behaviour that the Bible condemns.

Putting it simply, greed is anti-gospel. Greed, the chasing after wealth is the opposite of the gospel which proclaims God's generosity to us.

The other Proverbs we've looked at in chapter 28 seem to expand on some examples of the 'crooked ways' that can be associated with being rich.

- **Exploitation**

"He who increases his wealth by interest,
gathers it for the one who is kind to the poor." (28:8)

Other Proverbs warn that wealth gained in wicked ways will be lost to those who live good lives. Here the word for 'kind' is really the word for 'grace' or 'generosity.' A Christians we sing of God's amazing grace to us, about Jesus who for our sakes became poor in order that we might become rich, who paid the ransom for our sins. We believe in a God of grace, we need to be a people of grace. In particular we should be marked by showing kindness and generosity to the poor.

John Wesley advised when it came to wealth:

"Earn all you can, save all you can, give away all you can."

The more we seek to use our wealth for God's purposes and especially to help the poor, then the more wealth God will entrust us with!

Yet, charging interest to the poor is the opposite of this. If someone needs to borrow money, because they are in desperate need, then taking advantage of that by lending them the money, then you are exploiting the poor rather than helping them.

This raises questions about whether we should want interest on our savings at all. Certainly, putting your money in a bank and earning interest is not necessarily or obviously exploiting the poor and is mostly perfectly acceptable. However, we should be concerned that the institutions we put our money in to gain interest are not making their money by exploiting the poor or lending money to those who cannot afford to pay it back.

- **Pride**

"A rich man may be wise in his own eyes,
but a poor man who has discernment sees through him." (28:11)

Another danger of wealth is that it induces pride in us. Again this is anti-gospel, because the gospel calls us to humility to accept that we need God's help.

Yet gaining lots of wealth can leave people with the sense that they have achieved their own salvation, after all wealth comes with hard work, and that they are secure, because as we have seen wealth does provide a certain amount of security.

The poor, however, can often see through this. The rich may be better off and more successful than them, but they still need God and their wealth is no ultimate security. Indeed, some Proverbs emphasise that wealth can be very fleeting.

- **Bribery**

"To show partiality is not good--
yet a man will do wrong for a piece of bread." (28:21)

This Proverb is warning against taking bribes. When we allow ourselves to be influenced by gifts into making decisions or expressing things differently to how we otherwise would, then we are becoming corrupted by a desire for wealth over truth, riches over righteousness.

Jesus, however, gave up the riches of heaven to come and show and tell us the truth. In him is no corruption.

- **Covetousness**

"A stingy man is eager to get rich
and is unaware that poverty awaits him." (28:22)

Both verses 20 and 22 talk about an unhealthy haste to become rich. This contrasts with the general encouragement to the long term aims of gaining wealth through hard work and good living that we spoke of earlier. It also tends to over-ride and ignore the fact that there are many things better than and more important than. It ends up putting money ahead of God. It sees wealth as the source of salvation, rather than Jesus. It is anti-gospel and deeply corrosive.

A desire to get rich quick can lead us into all kinds of wickedness and evil. As Paul warns in 1 Timothy:

"For the love of money is a root of all kinds of evil. Some people, eager for money, have wandered from the faith and pierced themselves with many griefs." (1 Timothy 6:10)

What is better, Poverty or riches? (30:7-9)

So what is better? Riches or Poverty? Yes, having some wealth has advantages and poverty can bring you ruin.

Yet, there are many things more important than wealth and a chasing after wealth can destroy your soul. So, which is better riches or poverty?

Perhaps the final answer is given in the verses we read from chapter 30. They are part of the sayings of Agur. We don't know anything about Agur, but these sayings tend to be a bit longer than the other Proverbs and the one we read like some of the others is couched as a prayer, unlike the rest of Proverbs:

"Two things I ask of you, O LORD; do not refuse me before I die:
Keep falsehood and lies far from me;
give me neither poverty nor riches, but give me only my daily bread.
Otherwise, I may have too much and disown you and say, 'Who is the LORD?'
Or I may become poor and steal, and so dishonour the name of my God."

He prays for two things. The commentators disagree about what the two things are, but I think the best thing is to take the two things and riches and poverty. So which does Agur pray for? He prays not to have either of them!!

Why? Because he sees both leading to temptations that will lead him away from God. Riches as we have seen already may lead to a sense of success and security that make him tempted to forget about his need for God!

Whilst poverty may make him so desperate that he'd be tempted to steal and so dishonour God.

In the end Agur's prayer encapsulates the wisdom of Proverbs on wealth. We need enough money not to be poor, but any more may lead us away from God. So, we should ask for the in-between, the 'daily bread.'

And of course, this is just what Jesus teaches us to pray for. Taking up Agur's advice Jesus tells us in his prayer to pray not for riches or poverty, but our daily bread, just what we need to keep living a good life. This indeed is the wisest attitude to wealth!