

A Study in Proverbs
The Causes and Cure of Poverty
Fall 2014

Proverbs – Nine Causes of Poverty

1. **Pride** – ignoring instruction and spurning reproof
“Poverty and disgrace come to him who ignores instruction, but whoever heeds reproof is honored” (13:18).
2. **Oppression** – income swept away through injustice (broken systems)
“The fallow ground of the poor would yield much food, but it is swept away through injustice” (13:23).
3. **Wrongdoing** – the wicked
“The righteous has enough to satisfy his appetite, but the belly of the wicked suffers want” (13:25).
4. **Stinginess** – the miser in misery
“A stingy man hastens after wealth and does not know that poverty will come upon him” (28:22).
5. **Pleasure** - to love food, drink, or sleep
“Whoever loves pleasure will be a poor man; he who loves wine and oil will not be rich” (21:17).
“Love not sleep, lest you come to poverty; open your eyes, and you will have plenty of bread” (20:13).
6. **Laziness** – the lack of diligence at the right time or for the right duration
“A slack hand causes poverty, but the hand of the diligent makes rich” (10:4).
7. **Debt** – limits freedom
“The rich rules over the poor, and the borrower is slave of the lender” (22:7).
8. **Hastiness** – quick-fix plans
“The plans of the diligent lead surely to abundance, but everyone who is hasty comes only to poverty” (21:5).
9. **Bad Company** – partying and sexual immorality
*“Be not among drunkards or among gluttonous eaters of meat,
for the drunkard and the glutton will come to poverty, and slumber will clothe them with rags” (23:20-21).*

Wisdom – The General Cure of Poverty

*“Blessed is the one who finds wisdom, and the one who gets understanding,
for the gain from her is better than gain from silver and her profit better than gold.
She is more precious than jewels, and nothing you desire can compare with her.
Long life is in her right hand; in her left hand are riches and honor” (3:13-16).*

The God-Factor

God made the world in wisdom; therefore, by wisdom we make it in the world (3:19-23).

Wisdom and the Fear of God

Wisdom begins with the fear of God (1:7; 9:10).

Wisdom comes from the word of God (2:6).

Therefore, we must decide whom we will trust:

*“Trust in the LORD with all your heart, and do not lean on your own understanding.
In all your ways acknowledge him, and he will make straight your paths” (3:5-6; cf. 22:19).*
“Whoever trusts in his own mind is a fool, but he who walks in wisdom will be delivered” (28:26).

Wisdom and the Thoughts of God

With regard to overcoming poverty, it is necessary to think as God thinks about finances:

God finds economic value in wisdom and godly character (8:10-11, 18-21; 24:3-4; 31:10-31).

God denies that there is such a thing as “financial security” (11:28; 23:4-5; 27:23-27).

God often emphasizes the social aspects of poverty (14:20; 19:4, 7).

Wisdom and the Ways of God

With regard to overcoming poverty, it is necessary to act in ways that trust the ways of God:

God has established a general link between diligence and prosperity (10:4).

God generally honors those who honor Him, and who do what is right in the fear of Him (3:9-10; 10:3).

God blesses the generous, who paradoxically prosper (11:24-25).

When we honor the poor, we honor their Maker (14:31).

When we give to the poor, we lend to the Lord (19:17).

When we sell freely to the poor, we are blessed by the poor (11:26).

The Causes and Cure of Poverty

Introduction

If our bodies are weak and sickly, we visit a doctor for his counsel on what *may* be wrong. So also, if our finances are weak, we should seek counsel too regarding possible causes.

The book of Proverbs is God's book of counsel on practical areas of life.

Theme Question

According to the book of Proverbs, what are some common causes of persistent poverty?

Nine Causes of Poverty

Pride

"Poverty and disgrace come to him who ignores instruction, but whoever heeds reproof is honored" (13:18).

Oppression

"The fallow ground of the poor would yield much food, but it is swept away through injustice" (13:23).

Wrongdoing

"The righteous has enough to satisfy his appetite, but the belly of the wicked suffers want" (13:25).

Stinginess

"A stingy man hastens after wealth and does not know that poverty will come upon him" (28:22).

Pleasure

"Whoever loves pleasure will be a poor man; he who loves wine and oil will not be rich" (21:17).

"Love not sleep, lest you come to poverty; open your eyes, and you will have plenty of bread" (20:13).

Laziness

"A slack hand causes poverty, but the hand of the diligent makes rich" (10:4).

Debt

"The rich rules over the poor, and the borrower is slave of the lender" (22:7).

Hastiness

"The plans of the diligent lead surely to abundance, but everyone who is hasty comes only to poverty" (21:5).

Bad Company

*"Be not among drunkards or among gluttonous eaters of meat,
for the drunkard and the glutton will come to poverty, and slumber will clothe them with rags" (23:20-21).*

The Cure of Poverty

Wisdom

*"Blessed is the one who finds wisdom, and the one who gets understanding,
for the gain from her is better than gain from silver and her profit better than gold.
She is more precious than jewels, and nothing you desire can compare with her.
Long life is in her right hand; in her left hand are riches and honor" (3:13-16).*

Cause One Pride

The Danger of Pride

To reject correction and discipline is foolish, for it brings poverty and shame:

“Poverty and disgrace come to him who ignores instruction, but whoever heeds reproof is honored” (13:18).
Pride will not listen to correction or value discipline.

Pride really does lead to destruction:

“The LORD tears down the house of the proud but maintains the widow’s boundaries” (15:25).
“Pride goes before destruction, and a haughty spirit before a fall” (16:18).

When calamity comes, it will be too late, even as wisdom herself warns us:

*“Because I called and you refused to listen, have stretched out my hand and no one has heeded,
because you have ignored all my counsel and would have none of my reproof,
I also will laugh at your calamity; I will mock when terror strikes you,
when terror strikes you like a storm and your calamity comes like a whirlwind,
when distress and anguish come upon you.
Then they will call upon me, but I will not answer;
they will seek me diligently but will not find me.
Because they hated knowledge and did not choose the fear of the LORD,
would have none of my counsel and despised all my reproof,
therefore they shall eat the fruit of their way, and have their fill of their own devices.
For the simple are killed by their turning away, and the complacency of fools destroys them;
but whoever listens to me will dwell secure and will be at ease, without dread of disaster” (1:24-33).*

The Value of Wisdom

In contrast, we should know the economic value of wisdom:

*“Blessed is the one who finds wisdom, and the one who gets understanding,
for the gain from her is better than gain from silver and her profit better than gold.
She is more precious than jewels, and nothing you desire can compare with her.
Long life is in her right hand; in her left hand are riches and honor” (3:13-16).*
How interesting! Wisdom has a better return on investment than money.

Again, listen to wisdom talk to you:

*“Take my instruction instead of silver, and knowledge rather than choice gold,
for wisdom is better than jewels, and all that you may desire cannot compare with her...
Riches and honor are with me, enduring wealth and righteousness.
My fruit is better than gold, even fine gold, and my yield than choice silver.
I walk in the way of righteousness, in the paths of justice,
granting an inheritance to those who love me, and filling their treasuries” (8:10-11, 18-21).*

She invites you to her table:

*“Wisdom has built her house; she has hewn her seven pillars.
She has slaughtered her beasts; she has mixed her wine; she has also set her table.
She has sent out her young women to call from the highest places in the town,
‘Whoever is simple, let him turn in here!’
To him who lacks sense she says,
‘Come, eat of my bread and drink of the wine I have mixed.
Leave your simple ways, and live, and walk in the way of insight” (9:1-6).*

Just as having the goose is better than having one of her golden eggs, so wisdom is better than money:

“How much better to get wisdom than gold! To get understanding is to be chosen rather than silver” (16:16).

With wisdom, you have the best building materials for your home:

“The wisest of women builds her house, but folly with her own hands tears it down” (14:1).

“By wisdom a house is built, and by understanding it is established;

by knowledge the rooms are filled with all precious and pleasant riches” (24:3-4).

Interestingly, money itself will not acquire wisdom for you:

“Why should a fool have money in his hand to buy wisdom when he has no sense?” (17:16).

Wisdom only comes through a relationship of reverent fear toward God, and through His word:

“The fear of the LORD is the beginning of wisdom, and the knowledge of the Holy One is insight” (9:10).

“For the LORD gives wisdom; from his mouth come knowledge and understanding” (2:6).

Therefore, make the soul investment to “purchase” wisdom through knowing God:

“Buy truth, and do not sell it; buy wisdom, instruction, and understanding” (23:23).

Let the typical pursuit of money become the picture of your soul’s pursuit of wisdom:

“...if you seek it [understanding] like silver and search for it as for hidden treasures...” (2:4).

Cause Two Oppression

Injustice and the Role of Government

Not all poverty is self-inflicted. Some comes through circumstances beyond our control, such as oppression:

“The fallow ground of the poor would yield much food, but it is swept away through injustice” (13:23).

*“There are those whose teeth are swords, whose fangs are knives,
to devour the poor from off the earth, the needy from among mankind” (30:14).*

Enforcing justice is the responsibility of governments:

*“It is not for kings, O Lemuel, it is not for kings to drink wine, or for rulers to take strong drink,
lest they drink and forget what has been decreed and pervert the rights of all the afflicted.*

Give strong drink to the one who is perishing, and wine to those in bitter distress;

let them drink and forget their poverty and remember their misery no more.

Open your mouth for the mute, for the rights of all who are destitute.

Open your mouth, judge righteously, defend the rights of the poor and needy” (31:4-9).

The Injustice of Government

Unfortunately, due to its power to enforce justice, government itself can become the means of injustice:

“Like a roaring lion or a charging bear is a wicked ruler over a poor people” (28:15).

“By justice a king builds up the land, but he who exacts gifts tears it down” (29:4).

“If a king faithfully judges the poor, his throne will be established forever” (29:14).

Governments do much to cause poverty, especially through heavy taxation, inflation, and corrupt judges.

By devaluing the nation’s currency, the government changes the “scales” of economic transactions.

God cannot stand false standards in economic transactions:

“A false balance is an abomination to the LORD, but a just weight is his delight” (11:1).

“A just balance and scales are the LORD’s; all the weights in the bag are his work” (16:11).

“Unequal weights and unequal measures are both alike an abomination to the LORD” (20:10).

“Unequal weights are an abomination to the LORD, and false scales are not good” (20:23).

In modern society, inflation caused in part by a devalued currency in essence steals the savings of the thrifty.

Our Responsibility

Though oppression produces genuine victims, knowing that government often oppresses gives us responsibility:

*“When you sit down to eat with a ruler, observe carefully what is before you,
and put a knife to your throat if you are given to appetite.*

Do not desire his delicacies, for they are deceptive food” (23:1-2).

In an age of government aid to the poor, we have here a timely warning.

Not all aid is aid; therefore, let us carefully inquire of the Lord before we accept the king’s food.

Cause Three Wrongdoing

The General Consequences of Right and Wrong Behavior

Essential to the allure of folly is that somehow doing wrong will lead to happiness:

*“The woman Folly is loud; she is seductive and knows nothing.
She sits at the door of her house; she takes a seat on the highest places of the town,
calling to those who pass by, who are going straight on their way,
‘Whoever is simple, let him turn in here!’
And to him who lacks sense she says,
‘Stolen water is sweet, and bread eaten in secret is pleasant.’
But he does not know that the dead are there, that her guests are in the depths of Sheol” (9:13-18).*

The Bible is clear about the general and opposite consequences of doing what is right and of doing what is wrong:

*“Treasures gained by wickedness do not profit, but righteousness delivers from death” (10:2).
“Blessings are on the head of the righteous, but the mouth of the wicked conceals violence” (10:6).
“What the wicked dreads will come upon him, but the desire of the righteous will be granted” (10:24).
“Whoever is wicked covets the spoil of evildoers, but the root of the righteous bears fruit” (12:12).
“**The righteous has enough to satisfy his appetite, but the belly of the wicked suffers want**” (13:25).
“In the house of the righteous there is much treasure, but trouble befalls the income of the wicked” (15:6).*

Granted, for a season, crime does pay:

“A gracious woman gets honor, and violent men get riches” (11:16).

However, these wages are illusionary:

“The wicked earns deceptive wages, but one who sows righteousness gets a sure reward” (11:18).

Ultimately, it only the long-term consequences that will matter:

*“Bread gained by deceit is sweet to a man, but afterward his mouth will be full of gravel” (20:17).
“The getting of treasures by a lying tongue is a fleeting vapor and a snare of death” (21:6).*

Eventually, what goes around comes around:

*“Whoever misleads the upright into an evil way will fall into his own pit,
but the blameless will have a goodly inheritance” (28:10).*

Even stealing out of supposed necessity has consequences, despite the sympathetic understanding of others:

*“People do not despise a thief if he steals to satisfy his appetite when he is hungry,
but if he is caught, he will pay sevenfold; he will give all the goods of his house” (6:30-31; cf. 30:9).*

Therefore:

“Better is a little with righteousness than great revenues with injustice” (16:8).

Common Forms of Wrongdoing

The Proverbs present three forms of wrongdoing that lead to poverty—stealing, bribery, and social oppression.

Stealing is the most obvious form of wrongdoing, and it comprises the essence of gang activity:

*“My son, if sinners entice you, do not consent.
If they say, ‘Come with us, let us lie in wait for blood; let us ambush the innocent without reason;...
we shall find all precious goods, we shall fill our houses with plunder;...
Such are the ways of everyone who is greedy for unjust gain;
it takes away the life of its possessors” (1:10-11, 13, 19).*

Interestingly, the conclusion here may indicate that everyone eager for unjust gain is one sense a gangster.

Another common form of crime is bribery—to accept a gift for doing wrong, as if every man has his price:
“Whoever is greedy for unjust gain troubles his own household, but he who hates bribes will live” (15:27).
“The wicked accept a bribe in secret to pervert the ways of justice” (17:23).
“To show partiality is not good, but for a piece of bread a man will do wrong” (28:21).

What makes a bribe tempting is that it works:

“A bribe is like a magic stone in the eyes of the one who gives it; wherever he turns he prospers” (17:8).
“A man’s gift makes room for him and brings him before the great” (18:16).
“A gift in secret averts anger, and a concealed bribe, strong wrath” (21:14).

Often it is those in authority who are tempted with a bribe, which in turn often leads to the oppression of others:
“A ruler who lacks understanding is a cruel oppressor, but he who hates unjust gain will prolong his days” (28:16).

Interestingly, in America, where the people have the power to vote, bribery often comes from the politicians.

Finally, another form of wrongdoing is taking advantage of the poor:

“Whoever oppresses the poor to increase his own wealth, or gives to the rich, will only come to poverty” (22:16).
“Do not rob the poor, because he is poor, or crush the afflicted at the gate,
for the LORD will please their cause and rob of life those who rob them” (22:22-23).
“Whoever multiplies his wealth by interest and profit gathers it for him who is generous to the poor” (28:8).
“A righteous man knows the rights of the poor; a wicked man does not understand such knowledge” (29:7).

A particularly vulnerable class of poor are aging parents:

“Whoever robs his father or his mother and says, ‘That is no transgression,’
is a companion to a man who destroys” (28:24; cf. 18:9).

Oddly, it is not always the rich who oppress the poor:

“A poor man who oppresses the poor is a beating rain that leaves no food” (28:3).

Cause Four Stinginess

The Miser and His Mistake

Being unwilling to give may have the appearance of saving money, but in the end it leads to poverty:

“A stingy man hastens after wealth and does not know that poverty will come upon him” (28:22).

“Whoever closes his ear to the cry of the poor will himself call out and not be answered” (21:13).

“Whoever multiplies his wealth by interest and profit gathers it for him who is generous to the poor” (28:8).

God warns us against accepting the apparent generosity of a selfish man:

*“Do not eat the bread of a man who is stingy; do not desire his delicacies,
for he is like one who is inwardly calculating.*

‘Eat and drink!’ he says to you, but his heart is not with you.

You will vomit up the morsels that you have eaten, and waste your pleasant words” (23:6-8).

Not all claims to generosity have validity:

“Like clouds and winds without rain is a man who boasts of a gift he does not give” (25:14).

The Wisdom of Generosity

In general, and counter intuitively, generosity leads to greater wealth:

“One gives freely, yet grows all the richer; another withholds what he should give, and only suffers want” (11:24).

Generosity leads to wealth because of the Lord, who is intimately tied to the poor man’s treatment.

Indeed, giving to the poor is a form of worship, and not giving is insulting to God:

“Whoever oppresses a poor man insults his Maker, but he who is generous to the needy honors him” (14:31).

“Whoever mocks the poor insults his Maker; he who is glad at calamity will not go unpunished” (17:5).

“He who is generous to the poor lends to the LORD, and he will repay him for his deed” (19:17).

The human link is found in the idea of blessing—that others indirectly pray for you because of your generosity:

“Whoever brings blessing will be enriched, and one who waters will himself be watered” (11:25).

“Whoever despises his neighbor is a sinner, but blessed is he who is generous to the poor” (14:21).

“Whoever has a bountiful eye will be blessed, for he shares his bread with the poor” (22:9).

Just as the poor bless the generous man, so there are curses for the man who turns away from helping:

“The people curse him who holds back grain, but a blessing is on the head of him who sells it” (11:26).

“Whoever gives to the poor will not want, but he who hides his eyes will get many a curse” (28:27).

Even if you were trying to hurt your enemy, the best way would be through kindness:

*“If your enemy is hungry, give him bread to eat, and if he is thirsty, give him water to drink,
for you will heap burning coals on his head, and the LORD will reward you” (25:21-22).*

Cause Five Pleasure

The Folly of Loving Pleasure

In general, having fun is costly, and leads to perpetual poverty:

“Whoever loves pleasure will be a poor man; he who loves wine and oil will not be rich” (21:17).

With regard to food and drink, these natural appetites are good and should be satisfied through hard work:

“A worker’s appetite works for him; his mouth urges him on” (16:26).

Overindulgence, however, is not wise, but impoverishing:

*“Be not among drunkards or among gluttonous eaters of meat,
for the drunkard and the glutton will come to poverty, and slumber will clothe them with rags” (23:20-21).*

In addition to food and drink, perhaps other consumables should be mentioned here, such as gasoline.

Loving sleep will also lead to poverty:

“Love not sleep, lest you come to poverty; open your eyes, and you will have plenty of bread” (20:13).

Sleep is a special mark of the lazy man:

“How long will you lie there, O sluggard? When will you arise from your sleep?

A little sleep, a little slumber, a little folding of the hands to rest,

and poverty will come upon you like a robber, and want like an armed man” (6:8-10).

“He who gathers in summer is a prudent son, but he who sleeps in harvest is a son who brings shame” (10:5).

“Slothfulness casts into a deep sleep, and an idle person will suffer hunger” (19:15).

“As a door turns on its hinges, so does a sluggard on his bed” (26:14).

Notice the emphasis on just a little sleep, which then sneaks up on a man:

“A little sleep, a little slumber, a little folding of the hands to rest,

and poverty will come upon you like a robber, and want like an armed man” (24:33-34).

In addition to food, drink, and sleep, the love of illicit sexual satisfaction will also lead to poverty:

“He who loves wisdom makes his father glad, but a companion of prostitutes squanders his wealth” (29:3).

How much of American poverty is due to a man’s inability to stop buying pornography?

The Bible may indicate that men will risk debt in order to satisfy sexual addiction:

“Take a man’s garment when he has put up security for a stranger,

and hold it in pledge when he puts up security for an adulteress” (27:13).

Even worse than prostitution, which only costs money, adultery may cost one’s life:

“...for the price of a prostitute is only a loaf of bread, but a married woman hunts down a precious life...

For jealousy makes a man furious, and he will not spare when he takes revenge.

He will accept no compensation; he will refuse through you multiply gifts” (6:26, 34-35).

The Goodness of Moderation

Instead of indulgence, God recommends the goodness of His gifts in moderation, as seen in these verses on honey:

“My son, eat honey, for it is good, and the drippings of the honeycomb are sweet to your taste.

Know that wisdom is such to your soul;

if you find it, there will be a future, and your hope will not be cut off” (24:13-14).

“If you have found honey, eat only enough for you, lest you have your fill of it and vomit it” (25:16).

“One who is full loathes honey, but to one who is hungry everything bitter is sweet” (27:7).

Interestingly, gluttony and narcissism have endless appetites and lead to the opposite of intentions:
“It is not good to eat much honey, nor is it glorious to seek one’s own glory” (25:27).

Cause Six Laziness

The Folly of Laziness and Wisdom of Diligence

Laziness is a common sin, and is a leading cause of poverty and of a hard life:

“A slack hand causes poverty, but the hand of the diligent makes rich” (10:4).

“The soul of the sluggard craves and gets nothing, while the soul of the diligent is richly supplied” (13:4).

“The way of a sluggard is like a hedge of thorns, but the path of the upright is a level highway” (15:19).

The English name “sluggard” is a graphic reminder of the lazy man’s normal speed—similar to a garden slug!

The opposite of laziness is not simply work, but diligence:

“A slack hand causes poverty, but the hand of the diligent makes rich” (10:4).

“The hand of the diligent will rule, while the slothful will be put to forced labor” (12:24).

“Whoever is slothful will not roast his game, but the diligent man will get precious wealth” (12:27).

“The soul of the sluggard craves and gets nothing, while the soul of the diligent is richly supplied” (13:4).

The diligent develop capital and accept the mess that added responsibility brings:

“Where there are no oxen, the manger is clean, but abundant crops come by the strength of the ox” (14:4).

“Prepare your work outside; get everything ready for yourself in the field, and after that build your house” (24:27).

“Whoever tends a fig tree will eat its fruit, and he who guards his master will be honored” (27:18).

“Four things on earth are small, but they are exceedingly wise:

the ants are a people not strong, yet they provide their food in summer;...” (30:24-25).

In the end, diligence leads to true freedom:

“The hand of the diligent will rule, while the slothful will be put to forced labor” (12:24).

The Traits of a Lazy Man

The traits of a lazy man include missed opportunities, incomplete projects, involuntary labor, and excuse-making.

Laziness is not simply the absence of work, but the absence of initiation and persistent perseverance:

“Go to the ant, O sluggard; consider her ways, and be wise.

Without having any chief, officer, or ruler, she prepares her bread in summer and gathers her food in harvest.

How long will you lie there, O sluggard? When will you arise from your sleep?

A little sleep, a little slumber, a little folding of the hands to rest,

and poverty will come upon you like a robber, and want like an armed man” (6:6-10).

To the lazy man, his delay is just a “little” bit of time—not knowing that too many breaks makes one broke.

In contrast, the ant is self-motivated and timely, doing what needs to be done without needing to be told.

Consider how characteristic it is for the sluggard not to finish a project:

“Whoever is slothful will not roast his game, but the diligent man will get precious wealth” (12:27).

“The sluggard buries his hand in the dish and will not even bring it back to his mouth” (19:24).

“The sluggard buries his hand in the dish; it wears him out to bring it back to his mouth” (26:15).

Nor does a sluggard start a necessary project on time:

“The sluggard does not plow in the autumn; he will seek at harvest and have nothing” (20:4; cf. 10:5).

So lacking in self-motivation, the lazy man often will not work unless forced to work:

“The hand of the diligent will rule, while the slothful will be put to forced labor” (12:24).

Interestingly, it is hard for a sluggard to seek his own folly, for laziness dulls the brain and lulls the person to sleep:

“Slothfulness casts into a deep sleep, and an idle person will suffer hunger” (19:15).

Moreover, it is hard for another to convince the sluggard of his folly, for his filled with big talk and excuses:

“In all toil there is profit, but mere talk tends only to poverty” (14:23).

“The sluggard says, ‘There is a lion outside! I shall be killed in the streets!’” (22:13; cf. 26:13).

“The sluggard is wiser in his own eyes than seven men who can answer sensibly” (26:16).

Ultimately, a lazy man is just plain stubborn, and proves to be as selfish as a miser and a vandal:

“The desire of the sluggard kills him, for his hands refuse to labor.

All day long he craves and craves, but the righteous gives and does not hold back” (21:25-26).

“Whoever is slack in his work is a brother to him who destroys” (18:9; cf. 28:24).

Eventually, the sluggard’s folly becomes obvious to others around him through the wreckage he leaves behind:

“I passed by the field of a sluggard, by the vineyard of a man lacking sense,

and behold, it was all overgrown with thorns;

the ground was covered with nettles, and its stone wall was broken down.

Then I saw and considered it; I looked and received a little instruction.

A little sleep, a little slumber, a little folding of the hands to rest,

and poverty will come upon you like a robber, and want like an armed man” (24:30-34).

In seeking to help the lazy, it is foolish to hire him; perhaps necessity alone will teach him:

“Like vinegar to the teeth and smoke to the eyes, so is the sluggard to those who send him” (10:26).

“A worker’s appetite works for him; his mouth urges him on” (16:26).

The Results of Laziness

The results of laziness include poverty, slavery, unemployment, disappointment, hardship, ruin, and insomnia:

“A slack hand causes poverty, but the hand of the diligent makes rich” (10:4).

“The hand of the diligent will rule, while the slothful will be put to forced labor” (12:24).

“Like vinegar to the teeth and smoke to the eyes, so is the sluggard to those who send him” (10:26).

“The soul of the sluggard craves and gets nothing, while the soul of the diligent is richly supplied” (13:4).

“The way of a sluggard is like a hedge of thorns, but the path of the upright is a level highway” (15:19).

“Whoever is slack in his work is a brother to him who destroys” (18:9; cf. 28:24; 24:30-34).

“As a door turns on its hinges, so does a sluggard on his bed” (26:14).

A lazy person does not sleep well, in contrast to the satisfying sleep of a laborer (Ecclesiastes 5:12).

In the end, the lazy man slips into a comatose existence, which only furthers his slide into poverty:

“Slothfulness casts into a deep sleep, and an idle person will suffer hunger” (19:15).

Interestingly, sleepiness is both a cause and a result of laziness.

Again, the essence of laziness is not the absence of work, but the absence of initiative and perseverance.

In practice, the lazy man takes too many breaks, leaves too many incompletes, and works only when required.

In contrast, the diligent man seizes opportunities before need arises, and perseveres to the end.

Cause Seven Debt

As a result of laziness, people often lose their freedom and find themselves in debt.

The Nature of Indebtedness

By definition, debt is a form of obligation, having the absence of freedom:

“The rich rules over the poor, and the borrower is slave of the lender” (22:7).

When a person is in debt, he is technically not the owner of anything:

“Do not withhold good from those to whom it is due, when it is in your power to do it.

Do not say to your neighbor, ‘Go, and come again, tomorrow I will give it’—when you have it with you” (3:27-28).

Therefore, debt is a form of absolute poverty.

The Danger of Incurring Another’s Debts

Proverbs often warns against accepting responsibility for the debts of others, as in co-signing a loan:

*“Whoever puts up security for a stranger will surely suffer harm,
but he who hates striking hands in pledge is secure” (10:15).*

“One who lacks sense gives a pledge and puts up security in the presence of his neighbor” (17:18).

The repetition of this warning implies that accepting the responsibility of another’s debt is not uncommon.

In fact, those who do so are bad risks, and should be required to provide collateral when receiving a loan:

*“Take a man’s garment when he has put up security for a stranger,
and hold it in pledge when he puts up security for foreigners” (20:16).*

*“Take a man’s garment when he has put up security for a stranger,
and hold it in pledge when he puts up security for an adulteress” (27:13).*

The mention of an adulteress points to an interplay of sexual infidelity and financial irresponsibility.

Responsibility for the debts of others jeopardizes the basic necessities of life:

“Be not one of those who give pledges, who put up security for debts.

If you have nothing with which to pay, why should your bed be taken from under you?” (22:26-27).

Apparently, debt and laziness are two related causes of poverty.

Right before discussing laziness, the Bible makes this urgent plea to free oneself from another man’s debts:

*“My son, if you have put up security for your neighbor, have given your pledge for a stranger,
if your are snared in the words of your mouth, caught in the words of your mouth,
then do this, my son, and save yourself, for you have come into the hand of your neighbor:
go, hasten, and please urgently with your neighbor.*

Give your eyes no sleep and your eyelids no slumber;

save yourself like a gazelle from the hand of the hunter, like a bird from the hand of the fowler” (6:1-5).

If warning is given against risking the debts of another, how much more should we avoid our own debt!

The Benefit of Savings

Instead of loving pleasure or going into debt, the wise man keeps a reserve supply on hand:

“Precious treasure and oil are in a wise man’s dwelling, but a foolish man devours it” (21:20).

Moreover, the prudent save up for short-term needs, just as the ant does for the winter:

“Go to the ant, O sluggard; consider her ways, and be wise.

Without having any chief, officer, or ruler,

she prepares her bread in summer and gathers her food in harvest” (6:6-8).

“He who gathers in summer is a prudent son, but he who sleeps in harvest is a son who brings shame” (10:5).

Cause Eight Hastiness

Another common result of laziness is the temptation to hope in a quick fix, which often fails.

The False Hope of a Quick Fix

In contrast to diligence, haste really does make waste:

“The plans of the diligent lead surely to abundance, but everyone who is hasty comes only to poverty” (21:5).

“Whoever works his land will have plenty of bread,

but he who follows worthless pursuits will have plenty of poverty” (28:19).

“A faithful man will abound with blessings, but whoever hastens to be rich will not go unpunished” (28:20).

Not all activity is fruitful activity—there are “worthless pursuits” as well.

Having “plenty” is usually exciting, but here it is “plenty of poverty,” the opposite of “plenty of bread.”

Even a quickly-gained inheritance will not lead to lasting benefit:

“An inheritance gained hastily in the beginning will not be blessed in the end” (20:21).

Similarly futile would be the instant riches of winning the lottery!

In contrast to a quick fix, the diligent pursuit of slow, long-range benefit holds out a better hope for lasting change:

“Whoever works his land will have plenty of bread, but he who follows worthless pursuits lacks sense” (12:11).

“Wealth gained hastily will dwindle, but whoever gathers little by little will increase it” (13:11).

Cause Nine Bad Company

The Limited Benefit of Many Companions

In considering the benefit of companions, one solid friend is better than many casual acquaintances:
“A man of many companions may come to ruin, but there is a friend who sticks closer than a brother” (18:24).

For our purposes here, we should note that many companions do not guarantee financial security.

The Danger of Bad Company

In considering the previous dangers, it is interesting that many are couched in terms of relationships.

Especially dangerous are companions given to excessive eating, drinking, and to illicit sexual behavior:
“The one who keeps the law is a son with understanding, but a companion of gluttons shames his father” (28:7).
“He who loves wisdom makes his father glad, but a companion of prostitutes squanders his wealth” (29:3).

The warnings against debt may have prostitution in mind, in which collateral is given to ensure future payment:
*“Take a man’s garment when he has put up security for a stranger,
and hold it in pledge when he puts up security for an adulteress” (27:13).*
As an example, consider Judah’s sinful behavior with his daughter-in-law Tamar (Genesis 38).

Dangerous as well are companions given to violence, such as gangs:
*“My son, if sinners entice you, do not consent.
If they say, ‘Come with us, let us lie in wait for blood; let us ambush the innocent without reason;...
we shall find all precious goods, we shall fill our houses with plunder;...
Such are the ways of everyone who is greedy for unjust gain;
it takes away the life of its possessors” (1:10-11, 13, 19).*

Like “second-hand smoke” these relationships involve oneself in the harmful effects of another’s behavior.

Therefore, it is not only important that we ourselves act wisely, but also that we choose our associates wisely:
“Whoever walks with the wise becomes wise, but the companion of fools will suffer harm” (13:20).

The Cure Wisdom

The God-Factor

The Book of Proverbs gives us generalities and counsel on practical areas in life, including personal finances.

In isolation, the individual proverbs often sound like insightful comments or good advice. In context, however, the proverbs accentuate “the God-Factor” in all of life.

For example, we live in God’s world; therefore, to be wise, we must align with His design.

*“The LORD by wisdom founded the earth; by understanding he established the heavens;
by his knowledge the deeps broke open, and the clouds drop down the dew.
My son, do not lose sight of these—keep sound wisdom and discretion,
and they will be life for your soul and adornment for your neck.
Then you will walk on your way securely, and your foot will not stumble” (3:19-23).*

To put it another way, wisdom becomes the link between God making the world and us making it in the world. This link of wisdom between the design of God and the success of man forms the main message of chapter eight.

Therefore, to succeed in any area of life—including personal finances—we need wisdom.

Wisdom and the Fear of God

The source of wisdom is the word of God:

“For the LORD gives wisdom; from his mouth come knowledge and understanding” (2:6).

The Maker Himself tells us how and why He made the world as He did, and what He will do with it in the future.

To receive this word rightly, we must have a deep respect for His unique authority over our lives:

“The fear of the LORD is the beginning of knowledge; fools despise wisdom and instruction” (1:7).

“The fear of the LORD is the beginning of wisdom, and the knowledge of the Holy One is insight” (9:10).

These two verses give the theme for the whole Book of Proverbs, and shed light on each insight and each counsel.

No one else made us; therefore, no one else can speak authoritatively in all areas of our lives, but God alone.

He alone is the Holy One.

Not surprisingly, in every area of our lives we must decide whom we will trust.

Will it be God?

“Trust in the LORD with all your heart, and do not lean on your own understanding.

In all your ways acknowledge him, and he will make straight your paths” (3:5-6; cf. 22:19).

Or will it be ourselves?

“Whoever trusts in his own mind is a fool, but he who walks in wisdom will be delivered” (28:26).

With regard to personal finances, the results are poverty or blessing—all things considered equal.

To the proud, independent man, the Proverbs give this warning:

“Poverty and disgrace come to him who ignores instruction, but whoever heeds reproof is honored” (13:18).

To the man who fears God, the Proverbs give this encouragement:

“Blessed is the one who finds wisdom, and the one who gets understanding,

for the gain from her is better than gain from silver and her profit better than gold.

She is more precious than jewels, and nothing you desire can compare with her.

Long life is in her right hand; in her left hand are riches and honor” (3:13-16).

Wisdom consists primarily in understanding the **thoughts** of God and the **ways** of God.

Wisdom and the Thoughts of God

With regard to overcoming poverty, it is necessary to think the way God thinks about finances.

According to Proverbs, God finds economic value in wisdom and godly character.

God also denies that there is such a thing as “financial security.”

Finally, God often emphasizes the social aspects of poverty.

The Economic Value of Wisdom and Godly Character

In our thoughts, wealth should not be defined too narrowly in terms of money alone.

For example, many happy experiences add a kind of enrichment to our lives:

“All the days of the afflicted are evil, but the cheerful of heart has a continual feast” (15:15).

“House and wealth are inherited from fathers, but a prudent wife is from the LORD” (19:14).

Similarly, wisdom has a better return on investment than money:

“Blessed is the one who finds wisdom, and the one who gets understanding,

for the gain from her is better than gain from silver and her profit better than gold.

She is more precious than jewels, and nothing you desire can compare with her.

Long life is in her right hand; in her left hand are riches and honor” (3:13-16).

“The crown of the wise is their wealth, but the folly of fools brings folly” (14:24).

Like the goose that laid the golden egg, wisdom excels money, in part, because wisdom causes money.

In contrast, money cannot buy wisdom:

“Why should a fool have money in his hand to buy wisdom when he has no sense?” (17:16).

Due to its superior value, wisdom should be selected over money:

“Take my [wisdom’s] instruction instead of silver, and knowledge rather than choice gold,

for wisdom is better than jewels, and all that you may desire cannot compare with her...

Riches and honor are with me, enduring wealth and righteousness.

My fruit is better than gold, even fine gold, and my yield than choice silver.

I walk in the way of righteousness, in the paths of justice,

granting an inheritance to those who love me, and filling their treasuries” (8:10-11, 18-21).

“How much better to get wisdom than gold! To get understanding is to be chosen rather than silver” (16:16).

“Buy truth, and do not sell it; buy wisdom, instruction, and understanding” (23:23).

We should seek wisdom as we would seek after buried treasure:

“...if you seek it [understanding] like silver and search for it as for hidden treasures...” (2:4).

We should respond to wisdom as a young man would to a rich and attractive potential wife:

“Wisdom has built her house; she has hewn her seven pillars.

She has slaughtered her beasts; she has mixed her wine; she has also set her table.

She has sent out her young women to call from the highest places in the town,

‘Whoever is simple, let him turn in here!’

To him who lacks sense she says,

‘Come, eat of my bread and drink of the wine I have mixed.

Leave your simple ways, and live, and walk in the way of insight’” (9:1-6).

Wisdom is the key to building a stable home:

“By wisdom a house is built, and by understanding it is established;

by knowledge the rooms are filled with all precious and pleasant riches” (24:3-4).

“The wisest of women builds her house, but folly with her own hands tears it down” (14:1).

Similarly, godly character is the key for lasting wealth, and for passing along wealth within the family:

*“A good man leaves an inheritance to his children’s children,
but the sinner’s wealth is laid up for the righteous” (13:22).*

*“A servant who deals wisely will rule over a son who acts shamefully
and will share the inheritance as one of the brothers” (17:2).*

Interestingly, it is sometimes wise to let a family business fall into the hands of a wise employee and not a son.

In contrast to this table of bounty, some seek to live off of wicked behavior and inherit vanity:

“For they [the wicked] eat the bread of wickedness and drink the wine of violence” (4:17).

“Whoever troubles his own household will inherit the wind, and the fool will be servant to the wise of heart” (11:29).

The Proverbs especially emphasize the economic value of godly speech:

“The lips of the righteous feed many, but fool die for lack of sense” (10:21).

*“From the fruit of his mouth a man is satisfied with good,
and the work of a man’s hand comes back to him” (12:14).*

“From the fruit of his mouth a man eats what is good, but the desire of the treacherous is for violence” (13:2).

“From the fruit of a man’s mouth his stomach is satisfied; he is satisfied by the yield of his lips” (18:20).

“Death and life are in the power of the tongue, and those who love it will eat its fruits” (18:21).

“There is gold and abundance of costly stones, but the lips of knowledge are a precious jewel” (20:15).

Somehow the speech of a man affects what he has in life; perhaps many lack employment due to poor speech.

In contrast to godly speech, empty speech accomplishes nothing and leads to poverty:

“In all toil there is profit, but mere talk tends only to poverty” (14:23).

So true—how many talk about their plans and then rest in that talk, as if everything will be all right now!

The word “toil” is *צַוּוּ*, which means “strenuous work.”

Beware! The marketplace is often home to boastful lying:

“‘Bad, bad,’ says the buyer, but when he goes away, then he boasts” (20:14).

Given the value of wisdom and godly character, we should set a premium on godly reputation:

“A good name is to be chosen rather than great riches, and favor is better than silver or gold” (22:1).

As a fitting tribute to the enduring beauty of godly character, the Proverbs ends with this picture of female industry:

“An excellent wife who can find? She is far more precious than jewels.

The heart of her husband trusts in her, and he will have no lack of gain.

She does him good, and not harm, all the days of her life.

She seeks wool and flax, and works with willing hands.

She is like the ships of the merchant; she brings her food from afar.

She rises while it is yet night and provides food for her household and portions for her maidens.

She considers a field and buys it; with the fruit of her hands she plants a vineyard.

She dresses herself with strength and makes her arms strong.

She perceives that her merchandise is profitable. Her lamp does not go out at night.

She puts her hands to the distaff, and her hands hold the spindle.

She opens her hand to the poor and reaches out her hands to the needy.

She is not afraid of snow for her household, for all her household are clothed in scarlet.

She makes bed coverings for herself; her clothing is fine linen and purple.

Her husband is known in the gates when he sits among the elders of the land.

She makes linen garments and sells them; she delivers sashes to the merchant.

Strength and dignity are her clothing, and she laughs at the time to come.

She opens her mouth with wisdom, and the teaching of kindness is on her tongue.

She looks well to the ways of her household and does not eat the bread of idleness.

Her children rise up and call her blessed; her husband also, and he praises her:

‘Many women have done excellently, but you surpass them all.’

Charm is deceitful, and beauty is vain, but a woman who fears the LORD is to be praised.

Give her of the fruit of her hands, and let her works praise her in the gates” (31:10-31).

According to this picture, diligence is part of our spiritual life—part of our reverent respect of the Holy One. As such, diligence knows no gender, but is the common virtue of both the godly man and the godly woman.

The Myth of Financial Security

Many people in our culture seek after financial security, under the idea that having money will keep them safe:

“A rich man’s wealth is his strong city; the poverty of the poor is their ruin” (10:15).

“The ransom of a man’s life is his wealth, but a poor man hears no threat” (13:8).

“A rich man’s wealth is his strong city, and like a high wall in his imagination” (18:11).

Interestingly, there is a poverty floor, below which the bottom drops out (“ruin”).

Barring a miracle, we simply must have a certain amount of wealth in order to survive.

In contrast to the common assumption about money’s ability, money can only do so much:

“Riches do not profit in the day of wrath, but righteousness delivers from death” (11:4).

“When the wicked dies, his hope will perish, and the expectation of wealth [his strength?] perishes too” (11:7).

“Whoever trusts in his riches will fall, but the righteous will flourish like a green leaf” (11:28).

Money also will not last; therefore, it is foolish to seek to accumulate money:

“Do not toil to acquire wealth; be discerning enough to desist.

When your eyes light on it, it is gone, for suddenly it sprouts wings, flying like an eagle toward heaven” (23:4-5).

Instead of storing away money, the Proverbs actually advise capital investment for the future:

“Know well the condition of your flocks, and give attention to your herds,

for riches do not last forever; and does a crown endure to all generations?

When the grass is gone and the new growth appears and the vegetation of the mountains is gathered,

the lambs will provide your clothing, and the goats the price of a field.

There will be enough goats’ milk for your food,

for the food of your household and maintenance for your girls” (27:23-27).

Our goal should be our “daily bread”—to have enough for each day—not too much or little:

“Two things I ask of you; deny them not to me before I die:

Remove far from me falsehood and lying; give me neither poverty nor riches;

feed me with the food that is needful for me,

lest I be full and deny you and say, ‘Who is the LORD?’

or lest I be poor and steal and profane the name of my God” (30:7-9).

Both extreme poverty and extreme wealth have spiritual dangers.

Remember, all this trouble is due to the sin in our hearts, and not due to the nature of money or to its Giver:

“The blessing of the LORD makes rich, and he adds no sorrow with it” (10:22).

The Social Aspects of Poverty

The Proverbs often describe the social aspects of poverty, especially the isolation of the poor in contrast to the rich:

“The poor is disliked even by his neighbor, but the rich has many friends” (14:20).

“Wealth brings many new friends, but a poor man is deserted by his friend” (19:4).

“Many seek the favor of a generous man, and everyone is a friend to a man who gives gifts” (19:6).

“All a poor man’s brothers hate him; how much more do his friends go far from him!

He pursues them with words, but does not have them” (19:7).

Poverty brings loneliness; therefore, we who know the Lord should be extra careful to visit them.

Poverty also curtails personal liberty, because the rich often have the power and they talk forcefully:

“The rich rules over the poor, and the borrower is slave of the lender” (22:7).

“The poor uses entreaties, but the rich answer roughly” (18:23).

Sometimes the poor man is even beat up by another poor man, even though it is utterly nonsensical:

“A poor man who oppresses the poor is a beating rain that leaves no food” (28:3).

Perhaps some seek to overcome the stigma of poverty through the illusion of wealth:
“*One pretends to be rich, yet has nothing; another pretends to be poor, yet has great wealth*” (13:7).
In today’s world of easy credit, it would be possible to appear wealthy—for a season.
Interestingly, some who dress and live modestly are actually rich, perhaps in part to their frugal use of old things.

God thinks of the poor in broader categories than simply material deprivation.
God see them as lacking friends, and not simply lacking money.
Moreover, God sees them as people no different than the rich:
“*The rich and the poor meet together; the LORD is the maker of them all*” (22:2).
“*The poor man and the oppressor meet together; the LORD gives light to the eyes of both*” (29:13).

In truth, with regard to the wealth of wisdom, the rich may be poor and the poor may be rich:
“*A rich man is wise in his own eyes, but a poor man who has understanding will find him out*” (28:11).

Therefore, let us learn to compare things wisely, and value what is “better” in light of the God-factor over us:
“*Better to be lowly and have a servant, than to play the great man and lack bread*” (12:9).
“*Better is a little with the fear of the LORD than great treasure and trouble with it*” (15:16).
“*Better is a dinner of herbs where love is than a fattened ox and hatred with it*” (15:17).
“*Better is a little with righteousness than great revenues with injustice*” (16:8).
“*How much better to get wisdom than gold! To get understanding is to be chosen rather than silver*” (16:16).
“*It is better to be of a lowly spirit with the poor than to divide the spoil with the proud*” (16:19).
“*Better is a dry morsel with quiet than a house full of feasting with strife*” (17:1).
“*Better is a poor person who walks in his integrity than one who is crooked in speech and is a fool*” (19:1).
“*What is desired in a man is steadfast love, and a poor man is better than a liar*” (19:22).
“*A good name is to be chosen rather than great riches, and favor is better than silver or gold*” (22:1).
“*My son, eat honey, for it is good, and the drippings of the honeycomb are sweet to your taste.*
Know that wisdom is such to your soul;
if you find it, there will be a future, and your hope will not be cut off” (24:13-14).
“*Better is a poor man who walks in his integrity than a rich man who is crooked in his ways*” (28:6).

If we truly think the way that God thinks, we will assess circumstances better and be able to give Him thanks.

Wisdom and the Ways of God

With regard to overcoming poverty, it is also necessary to follow the ways of God.
God wisely made the world a certain way; therefore, it is wise to “cut with the grain” along those ways.

The most obvious way of God is the connection He has established between diligence and prosperity:
“*A slack hand causes poverty, but the hand of the diligent makes rich*” (10:4).
“*Whoever is slothful will not roast his game, but the diligent man will get precious wealth*” (12:27).
“*The soul of the sluggard craves and gets nothing, while the soul of the diligent is richly supplied*” (13:4).
If there are no other factors involved, it is usually true that diligence will prosper, even for unbelievers.

However, other factors are usually involved, and often lead to the ruin of the wicked.
Moreover, sometimes God is the silent link between seemingly unrelated causes and effects.

For example, those who honor God with the first and the best of their income are usually blessed:
“*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” (3:9-10).
Such honor to God is honored by God, unless higher spiritual purposes and circumstances intervene.

In fact, God generally blesses the person who humbly trusts in Him and does what is right out of reverence for Him:
“*The LORD does not let the righteous go hungry, but he thwarts the craving of the wicked*” (10:3).
“*The reward for humility and fear of the LORD is riches and honor and life*” (22:4).
“*A greedy man stirs up strife, but the one who trusts in the LORD will be enriched*” (28:25).
It is good to remember the invisible hand of God providentially working through events for the believer’s good.

The paradox is most striking with regard to generosity.

From all appearances, being generous should not lead to prosperity.

However, scientifically observed, generosity is a leading cause of prosperity:

“One gives freely, yet grows all the richer; another withholds what he should give, and only suffers want” (11:24).

“Whoever brings blessing will be enriched, and one who waters will himself be watered” (11:25).

Conversely, wickedness is not a means of lasting wealth, but of ultimately benefitting the generous man:

“Whoever multiplies his wealth by interest and profit gathers it for him who is generous to the poor” (28:8).

How does such a paradox work?

First, God identifies with the poor as their Maker, and so views how they are treated as how we are treating Him:

“Whoever oppresses a poor man insults his Maker, but he who is generous to the needy honors him” (14:31).

“Whoever mocks the poor insults his Maker; he who is glad at calamity will not go unpunished” (17:5).

In fact, when we give to the poor we extend a loan to God, who now acts as if He owes us a repayment:

“He who is generous to the poor lends to the LORD, and he will repay him for his deed” (19:17).

Therefore, when we honor the poor, we honor their Maker, and so we again see that worship is honored by God.

We should pay close attention to how we view the poor in our heart:

“Keep your heart with all vigilance, for from it flow the springs of life” (4:23).

Our attitude to the poor is a strong indicator of the state of our heart and of our status as a person:

“Whoever despises his neighbor is a sinner, but blessed is he who is generous to the poor” (14:21).

May we never “despise” (belittle or treat as insignificant) the poor for his home, his attire, or his person!

Such sickening pride is offensive to God, for when we insult His handiwork, we insult Him as the Artist.

Second, the poor bless the generous and curse the stingy, thereby invoking God to intervene, which He often does:

“Whoever despises his neighbor is a sinner, but blessed is he who is generous to the poor” (14:21).

“Whoever has a bountiful eye will be blessed, for he shares his bread with the poor” (22:9).

“Whoever gives to the poor will not want, but he who hides his eyes will get many a curse” (28:27).

Interestingly, even selling can be a form of generosity, which elicits a blessing from the public:

“The people curse him who holds back grain, but a blessing is on the head of him who sells it” (11:26).

Given the nature of market economics, it could be that holding back would have artificially inflated the price.

If we expect God to hear us when we pray, we should respond heartily when others in need call out to us:

“Whoever closes his ear to the cry of the poor will himself call out and not be answered” (21:13).

A mere promise to help will not fool God:

“Like clouds and winds without rain is a man who boasts of a gift he does not give” (25:14).

Shockingly, this connection between generosity and prosperity even functions for kindness shown to our enemies:

*“If your enemy is hungry, give him bread to eat, and if he is thirsty, give him water to drink,
for you will heap burning coals on his head, and the LORD will reward you” (25:21-22).*

Therefore, the invisible link between the generous man and prosperity is the just God who sees and repays.

Ultimately, the God-factor is the all-determining factor of our lives.

If we wish to be wise and get out of poverty, the beginning here, as elsewhere, is the fear of the Lord.

May He be praised forever and ever! Amen.