

SCRIPTURE LESSON TEXT

PROV. 22:1 A good name *is* rather to be chosen than great riches, *and* loving favour rather than silver and gold.

2 The rich and poor meet together: the **LORD** *is* the maker of them all.

3 A prudent *man* foreseeth the evil, and hideth himself: but the simple pass on, and are punished.

4 By humility *and* the fear of the **LORD** *are* riches, and honour, and life.

5 Thorns *and* snares *are* in the way of the froward: he that doth keep his soul shall be far from them.

6 Train up a child in the way he should go: and when he is old, he will not depart from it.

7 The rich ruleth over the poor, and the borrower *is* servant to the lender.

8 He that soweth iniquity shall reap vanity: and the rod of his anger shall fail.

9 He that hath a bountiful eye shall

be blessed; for he giveth of his bread to the poor.

10 Cast out the scorner, and contention shall go out; yea, strife and reproach shall cease.

11 He that loveth pureness of heart, *for* the grace of his lips the king *shall be* his friend.

12 The eyes of the **LORD** preserve knowledge, and he overthroweth the words of the transgressor.

13 The slothful *man* saith, *There is* a lion without, I shall be slain in the streets.

14 The mouth of strange women *is* a deep pit: he that is abhorred of the **LORD** shall fall therein.

15 Foolishness *is* bound in the heart of a child; *but* the rod of correction shall drive it far from him.

16 He that oppresseth the poor to increase his *riches*, *and* he that giveth to the rich, *shall* surely come to want.

NOTES

Wisdom and Money

Lesson Text: Proverbs 22:1-16

Related Scriptures: Proverbs 3:1-12; 11:1-8, 24-31;
1 Timothy 6:6-10; Luke 12:13-21

TIME: between 971 and 931 B.C.

PLACE: Jerusalem

GOLDEN TEXT—"By humility and the fear of the Lord are riches, and honour, and life" (Proverbs 22:4).

Lesson Exposition

GOD'S SOVEREIGN CONTROL OVER WEALTH—Prov. 22:1-9

The limitations of wealth (Prov. 22:1-2). Proverbs includes words of wisdom for the handling of riches and wealth. Solomon was one of the wealthiest of men to ever walk the earth, and he had learned a thing or two about wealth. Solomon began by discussing something that has greater worth than wealth: a good name. Wealth does not matter if someone's name has been sullied. Silver and gold can be valuable tools, but a good name has superior value.

A good name is a metaphor for reputation. One's reputation is derived from one's character.

Riches can be obtained apart from virtue, but a good reputation cannot. Solomon extolled godly character and conduct that far exceeds the worth of wealth (vs. 1).

In verse 2, Solomon provided a crucial insight about wealth and poverty. While rich and poor people may seem to have nothing in common, Solomon pointed out that the Lord made them both. Riches and poverty are under His domain. This humbles the rich and comforts the needy.

The dangers of wealth (Prov. 22:3-5). Verse 3 speaks of the prudent person who turns away from danger. On the other hand, simple people proceed toward danger and inevitably suffer consequences for it.

The word for "prudent" is singular, while "simple" is plural—perhaps indicating that one is far more likely to encounter a simple person than a prudent one.

To what kind of danger did Solomon refer? The context *may* point toward acts involving riches. Verse 4 declares the rewards for "humility and the fear of the Lord." The word "and" does not actually appear in the Hebrew. Thus, these two attributes stand next to each other with no connecting word. This may indicate that the second term clarifies and explains the first.

In this understanding, humility *is* the fear of the Lord. It is possible that prudent people who hide themselves from evils involving riches do so because they fear the Lord.

Verse 4 also makes a statement about the rewards of humility—riches, honor, and life. These three rewards likely describe the blessings promised

under the terms of the Mosaic covenant for fearing the Lord.

Verse 5 has another complementary insight about wealth. Solomon noted two kinds of people: the froward (or crooked) and the one who keeps his soul. The froward is equated with the simple, who are punished in verse 3. On the other hand, the one who guards his or her soul is prudent, humble, and fears the Lord (vss. 3-4). The one who guards his or her soul is far removed from the thorns and snares because he or she pursues a good name (vs. 1), hides from evil (vs. 3), and fears the Lord (vs. 4). The context suggests that the snares and thorns of the crooked are brought about by sins, while the one who fears the Lord does not stumble into the traps involving riches.

Teaching about wealth (Prov. 22:6-9). Solomon next provided one of the most often quoted proverbs in the entire book. Solomon directed parents to train up their children. Children who have been trained by their parents will not depart from their way. That is not a guarantee without exception, but an observation of a basic law. Faithful instruction will often result in lifelong adherence to that instruction even into old age.

What is often overlooked, however, is the context. While the proverb is general enough to apply to many kinds of instruction, it is not implausible that the specific application pertains to the wise handling of riches. To train a child in wise stewardship and to caution about the dangers of greed will often result in faithful adherence to that instruction.

It is possible that verses 7-9 provide a sample of the instruction parents can impart to their children regarding silver and gold. These verses provide examples of wise instruction from parents to their children.

While verse seven does not forbid debt, there is a foreboding sense to the

instruction, reminding that borrowers are under the power of lenders.

The figure of sowing and reaping is a common financial metaphor (cf. 3:9-10). To seek financial gain through unrighteousness will bring a harvest of sin.

The second half of verse 8 provides a complementary insight. The "rod" represents power. "Anger" can refer to pride. If the two halves of verse 8 are parallel, unrighteousness refers to power wielded in arrogance to extract unlawful gain from others. This method of gaining riches will only backfire in the end. Verse 9 is the opposite. God is generous to His people. He will bless those who are generous to the poor.

GOD'S SUPREME WISDOM CONCERNING WEALTH— Prov. 22:10-16

Verses 10-16 may at first glance seem focused on general moral guidance, unrelated to the theme of wealth. Upon closer inspection, however, these verses address issues that may arise in relation to riches.

Scorners and wealth (Prov. 22:10). Solomon advised his readers to drive out scorners and the contention they bring. A scorner is not an average fool. A scorner is someone entrenched in folly to the point of reviling anything good.

Solomon noted a pair of problems that disappear when scorners are cast out: strife and reproach (or dishonor). If this proverb complements the theme of wealth, it suggests scorners must be removed when handling sensitive money matters.

Honor and wealth (Prov. 22:11-12). Verse 11 contrasts with the previous proverb. The one who loves purity of heart and speaks with gracious lips replaces the brazen mockery of the scorner. A pure and gracious person is a friend of the king. The word "friend"

has connotations of a confidant. Solomon may have been hinting that a holy heart and upright speech could secure a career in the king's palace.

God's eyes preserve knowledge. At the same time, He overthrows the words of the transgressors. "Knowledge" could be shorthand for those who seek knowledge of God and His ways. God protects and preserves those who seek to honor Him but thwarts the treacherous who twist the truth.

In the context of riches, the righteous have the assurance that God will protect and preserve them as they seek to honor Him with money. But God will thwart the ways of the underhanded and deceitful.

Laziness and wealth (Prov. 22:13). In verse 13, Solomon returned to the theme of the lazy. Slothful people are so controlled by their appetites that they will invent wild excuses to avoid responsibility. In Proverbs, slothful people lack wealth because they lack the desire to work for it (cf. 13:4; 20:4).

Foolishness and wealth (Prov. 22:14). Those cursed by the Lord fall into the pit of the forbidden woman's mouth, wrote Solomon, warning of her seductive words that bring ruin and destruction.

If chapter 22 serves as the context, the cursed are the previously mentioned simple, slothful scorners who do not live in fear of the Lord. One may assume that these fools are captured by greed and love of money.

Discipline and wealth (Prov. 22:15). Solomon went back to the issue of parenting in verse 15. All people emerge from the womb with folly in them. People are born with a propensity to make foolish decisions, and the remedy is healthy, consistent, and loving discipline. This could include physical correction (wisely

and patiently administered) as well as instruction. If wealth and money are the intended context, Solomon encouraged consistent training in these areas from a young age.

Oppression and wealth (Prov. 22:16). Solomon ended with a final warning about the evils of greed and extortion. Those who oppress the poor to multiply gain for themselves can anticipate a disastrous future. Oppression and greed have diminishing returns. While greed may richly reward the treacherous for a moment, the end result will be utter ruin and destruction.

—Jerod Glicher

QUESTIONS

1. What is more valuable than wealth (Prov. 22:1)?
2. What character quality is needed for a good reputation that wealth cannot provide?
3. What do the rich and poor have in common (vs. 2)?
4. Who proceeds toward danger without caution (vss. 3-5)?
5. According to the context, what does "training up a child" refer to (vs. 6)?
6. What do verses 7-9 provide for parents?
7. What is Solomon's wisdom concerning scorners (vs. 10)?
8. Who is the replacement for the scorner (vss. 11-12)?
9. What do slothful people fabricate, and why (vs. 13)?
10. What contextual feature overshadows the meaning of verses 14-16?

—Glenn Weaver

PRACTICAL POINTS

1. It is better to be viewed favorably than to have great wealth (Prov. 22:1).
2. God shows no favoritism to the rich (vs. 2).
3. It is wise to prepare for the future (vss. 3-5).
4. We should teach our children to be generous (vss. 6-9).
5. Sometimes it is best to remove those who cause problems (vs. 10).
6. The wise will be rewarded, but sinners will receive punishment (vss. 11-12).
7. We should teach our children not to be lazy and not to take advantage of others (vss. 13-16).

—James Frohlich

RESEARCH AND DISCUSSION

1. What does Proverbs 22:1-16 reveal about the things God loves and hates? What aspects of His holy character can be seen in this passage?
2. What are some of the attributes of the godly in verses 1-16?
3. Why did Solomon mix proverbs about different topics in seemingly random order? Do you agree with the view proposed above (that many of the proverbs in these verses concern wealth and finances), or do you think there is another reason for the organization?
4. How did Jesus address themes such as money or other topics from verses 1-16 in the Gospels?
5. Are you handling any aspects of your finances unwisely? If so, what steps could you take to improve them?

—Jerod Gilcher

Golden Text Illuminated

“By humility and the fear of the Lord are riches, and honour, and life” (Proverbs 22:4).

True riches, honor, and fulfillment are achieved not through ambition but through humility and reverence for God. Financial wisdom begins with humility and fear of the Lord. The Bible promotes generosity as a key aspect of financial wisdom: “He that hath a bountiful eye shall be blessed; for he giveth of his bread to the poor” (vs. 9). This challenges the worldly notion that accumulation leads to security, instead suggesting that giving leads to divine blessing.

Scripture also provides warnings against financial folly. The danger of debt is highlighted in Proverbs 22:7: “The rich ruleth over the poor, and the borrower is servant to the lender.” This caution remains remarkably relevant in our credit-driven society. Moreover, the Bible denounces get-rich-quick schemes and exploitation. Proverbs 22:16 warns, “He that oppresseth the poor to increase his riches, and he that giveth to the rich, shall surely come to want.” This exposes the futility of trying to gain wealth through oppression or currying favor with the powerful.

Fearing the Lord includes seeking His guidance in all money matters. It involves aligning our financial goals with God’s priorities, ensuring that our use of resources honors Him and serves others. Let us remember that true prosperity is found not in the size of our bank accounts but in the wisdom with which we manage what God has entrusted to us. Humility and the fear of the Lord pave the path to genuine riches, honor, and a fulfilling life.

—Gene Kissinger