

**Introduction:** As a wise father and wise rich ruler, Solomon understood how godliness was to influence finances. Solomon shared this with his son and now with us.

**1. FINANCIAL PROBLEMS** (What are the key financial problems revealed in Proverbs?)  
Solomon warns against four key financial problems.

A. Proverbs 6:1 "**Surety**" (Hebrew " 'arab") meaning "to pledge." Found also in Proverbs 11:15; 17:18; 20:16; 27:13. Today the word would probably relate to our term of co-signing. This word is used in the Bible in four major categories:

1. to exchange merchandise, Ezekiel 27:9.
2. to dare in a risk of life, Jeremiah 30:21.
3. to give credit, Nehemiah 5:3.
4. to bail-bond, Genesis 43:9; 44:32.

(" 'arab" by Ronald B. Allen in Theological Wordbook of the Old Testament, Vol. 2, page 693)

Summary fact: Solomon warns against taking part in "surety."

1. Proverbs 6:1-2 = You will be snared by your words.
2. Proverbs 11:15 = You will suffer for it..
3. Proverbs 17:18 = You will reveal a void in understanding.

B. Proverbs 28:8 "**Usury**" (Hebrew "neshek") meaning "to bite." Within the financial realm it means "to lend at high interest." Today's language would be "to put the bite on someone" or "loan-sharking." It is "any excessive increase made in the repayment of a debt, whether the thing borrowed was money or otherwise." Found in a negative light in Deuteronomy. 23:19-20; Exodus 22:25; Leviticus 25:36; Psalms 15:5; Ezekiel 18:8; 13:17; 22:12.

("neshek" by Milton C. Fisher in Theological Wordbook of the Old Testament, Vol. 2, page 605)

Summary fact: Solomon warns against taking part in "usury" in Proverbs 28:8.

1. "This Proverb assumes that wealth gained unjustly will eventually find its way to the poor." (Book of Proverbs, Crawford Howell Toy, as found in The Expositor's Bible Commentary, page 1104)

2. "A person who charged exorbitant interest of others and thus becomes rich would eventually lose his wealth which would be distributed to the poor. Justice eventually overtakes injustice." (Book of Proverbs, Sid S. Buzzell, as found in The Bible Knowledge Commentary, page 965)

C. Proverbs 29:24 "**Partnerships**" (Hebrew "halaq") meaning "share, divide, allot, apportion, or assign."

("halaq" by Donald J. Wiseman in Theological Wordbook of the Old Testament, Vol. 1, page 293)

Summary fact: Solomon warns against improper "partnerships" in Proverbs 29:24.

"The accomplice of a thief becomes his own enemy because his involvement in crime works against him. In court he takes an oath but then must either lie or say nothing. If he testifies he will implicate himself, and if he says nothing he is assumed guilty (Leviticus. 5:1)."

(Book of Proverbs, Sid S. Buzzell, as found in The Bible Knowledge Commentary, page 969)

D. Proverbs 22:7 "**Borrowing**" (Hebrew "lawa") meaning "borrow or lend."

"The want or poverty which leads to borrowing is said to indicate the absence of God's blessing (Deuteronomy 28:44), while the ability to grant a loan characterizes a God-given prosperity (Deuteronomy 28:12). Inability to repay debts shows the futility of the wicked (Psalm 37:21).

("lawa" by Andrew Bowling in Theological Wordbook of the Old Testament, Vol. 1, page 471)

Summary fact: Solomon warns about "borrowing" in Proverbs 22:7.

"Poverty makes people dependent on others. The parallel is synonymous. . . .The poor or the borrower becomes subservient to the rich."

(Book of Proverbs, Crawford Howell Toy, in The Expositor's Bible Commentary, page 1062)

## **2. FINANCIAL PRINCIPLES** (What are the key financial principles revealed in Proverbs?)

### **A. Financial practices that violate God's financial principles.**

1. Proverbs 11:1; 16:11; 20:10; 20:23 = dishonest business dealings.

"The Lord hates dishonest scales, but is pleased with accurate weights. Dishonesty in business was condemned and honesty commended. To increase their profits many merchants used two sets of stone weights when weighing merchandise. Lighter stones were placed on the scales when selling (so that a lesser quantity was sold for the stated price), and heavier ones were used when buying (so that more was obtained for the same price)." "One evidence of a person's impure motives and depraved actions is his dishonesty in business dealings. God hates differing weights and measures used in selling or buying merchandise to get more money dishonestly."

(Book of Proverbs, Sid S. Buzzell, in The Bible Knowledge Commentary, page 928, 948)

2. Proverbs 11:24 = stinginess or withholding what is right

3. Proverbs 13:8 = stubbornness or rebellion

4. Proverbs 20:13 = laziness or love of sleep

5. Proverbs 21:5 = lack of diligence

6. Proverbs 23:4-5 = using your own wisdom

7. Proverbs 23:21 = over indulgence

8. Proverbs 28:19 = following empty pursuits

9. Proverbs 28:20 = seeking to be rich without working for it

### **B. Financial practices that support God's financial principles.**

1. Proverbs 13:7-8 and 15:6 = The value of life is not based on material riches.

2. Proverbs 13:11 = Wealth gained dishonestly will not stay with you.

3. Proverbs 14:20 (20:4) = labor produces what we need

4. Proverbs 15:16 = It is better to have little and fear the Lord.

5. Proverbs 16:8 = It is better to have righteousness than riches by dishonest revenues.

6. Proverbs 21:20 = wise people save, foolish people spend everything

7. Proverbs 22:2 = All are equal before the Lord, regardless of riches or poverty.

8. Proverbs 27:23-24 (24:3-4) = proper management or stewardship (i.e. budget/plan)

9. Proverbs 28:6 = It is better to value "integrity" than riches.

10. Proverbs 30:8-9 = It is better to desire from God what is right for you.

**CONCLUSION:** The world does not always follow godly principles in finances. If the Christian is not careful, he or she can experience problems in finances. Solomon gives us wisdom concerning our financial dealings. How are your financial dealings?