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Where Your Treasure Is There Your Heart will be Also

10: 22-26

A proverb is a short and memorable saying designed to be our blueprint for living in the world that ADONAI has created. It is important to note that proverbs are not promises; they are generally true principles, all other things being equal.



While studying the book of **Proverbs**, I have discovered **four principles** that helped me understand money management from **ADONAI's** perspective. These aren't tax-saving tips or strategies for gaining wealth, although doing things **God's** way certainly doesn't hurt. **The Lord** is more concerned about how our handling of money affects our spiritual life and how our finances impact our relationship with **Him** and **His** people.

1. Those who honor God with their money are blessed in return. The blessing of ADONAI is what makes people rich, and He doesn't mix sorrow with it (10:22 CJB).

Honor ADONAI from your wealth and with the firstfruits of all your produce. Then He will fill your barns with grain, and your vats will overflow with good wine (3:9-10 ESV).

Adversity pursues sinners, but prosperity will reward the righteous (13:21 CJB).

I believe that you can tell much more about one's dedication to **ADONAI** by looking at their bank statement than by looking at their Bible. Again and again throughout Scripture, we read of the blessings that **God** grants (not all of them tangible, by the way) to those who **honor ADONAI from their wealth**. In a practical sense, that means giving generously to both improve the lives of those less fortunate and enable those who do not know **Messiah** to hear the Good News. Although believers have a solemn duty of supporting the ministry of their local Messianic synagogue or their church, many find great joy in giving to ministries that accomplish Kingdom work that they feel is important. For some, that's feeding the poor. Others financially support efforts to carry the Gospel to foreign lands, provide health care to mothers in need, combat human suffering, or supply clean water to remote villages. For more on tithing see the commentary on **The Life of Christ Do - When You Give to the Needy Do Not Do It to be Honored by Others: seven principles of scriptural giving**.

2. Those who make riches their passion lose much more than they gain. Don't wear yourself out trying to get rich. Be wise enough to know when to quit. Because in the blink of an eye, wealth disappears, for it will sprout wings and fly away like an eagle (23:4-5 NLT). Who hasn't been tempted by some get-rich-quick scheme? And think of the thousands of people who are drawn into the broad and juicy appeal of investors who promise a killing. Beware of statements like, "It's a once-in-a-lifetime opportunity!" and "Get in on the ground floor!" When you hear this kind of stuff, listen for the flapping of **eagles' wings** and instead listen to the wisdom of **Solomon's** words (**Proverbs 28:19-20** and **22**).

As you examine your bank records, how much money did you give to your place or worship and meaningful charities in comparison to the amount you spend on entertainment and clothes. How much of your discretionary spending can you set aside for giving? If the amount seems insignificant, remember that a single dollar goes a long, long way in underdeveloped countries.

3. Wisdom gives wealth guidance. If you have a choice between **wisdom** and

wealth, wisdom is much to be preferred! With **wisdom**, you stand a better chance of gaining more wealth, but **wealth** cannot buy **wisdom**. And should you be fortunate enough to gain **wealth, wisdom** will keep you out of trouble.

Choose my instruction instead of silver, knowledge rather than pure gold (8:10 NIV). For wisdom is more precious than rubies, and nothing you desire can compare with her (8:11 ESV) . . . Riches and honor are with Me, enduring wealth and righteousness. My fruit is better than gold, even fine gold, and My yield is better than choice silver (8:18-19 ESV).

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

Wisdom provides the recipient of increased finances with the restraint needed to avoid economic disaster. Furthermore, wisdom helps us maintain that essential equilibrium, for much wealth can be a heady thing to deal with. In all human history, riches have never made anyone honest or generous or discerning; wisdom must come aboard to steer our vessel around those dangerous shallow reefs.

4. Increased riches bring increased complications. As I examine the biblical record, I find several complications dealing with **wealth** in the book of **Proverbs**.

A false sense of security: The rich think of their wealth as a strong defense; they imagine it to be a high wall of safety (18:11).

A sudden burst of many new “friends:” Wealth makes many “friends,” but poverty drives them away (19:4).

The increased probability of arrogance and pride: Rich people think they are wise, but a poor person with discernment can see right through them (28:11).

Increased moral temptations: Don’t lust in your heart after her beauty, or let her captivate you with her eyes (6:25 NIV). For a prostitute will bring you to poverty, but sleeping with another man’s wife will cost you your life (6:26 NLT). Can a man scoop fire into his lap (surely suggestive of the man’s genitals) without his clothes being burned? Can a man walk on hot coals without his feet being scorched (6:27-28 NIV)?²³²

A fool finds pleasure in his wicked schemes, finding amusement and satisfaction in it. It's the fool's moral superficiality that enables him to enjoy sin; he had no deep sense of his sinfulness. But a person of understanding delights in wisdom (10:23 NIV). The idea is that doing **evil** is something that **fools** actually relish, not something that circumstances force on **them**. As a result, this **proverb** suggests that there is something in **fools** that makes **evil** a natural result of **their** character, and then compares to **the wisdom** that lives in **believers**.²³³

The fears of the wicked will be fulfilled; the hopes of the godly will be granted (10:24 NLT). According to simplistic retribution theology, the righteous prosper and the wicked suffer. Despite its presence in both Jewish and Christian beliefs, in **Job** and **Ecclesiastes**, retribution theology is not always true. One cannot assume that all suffering is a judgment for sin. In the context of **Proverbs**, this statement is presented simply as a general, but not all-inclusive truth.²³⁴

However, as Derek Leman describes in his book *Proverbial Wisdom and Common Sense*, it is a frightful truth about the justice that **ADONAI** has built into the universe that **the wicked** often meet the end **they fear** the most (see the commentary on **Esther Bf - So They Impaled Haman on the Pole He Had Set Up for Mordecai**). The word **fear** (Hebrew: *megovrat*) speaks of what a **fool** dreads, and is used only six times in Scripture. In **Isaiah 66:4**, it is used of the exact same truth as here (see the commentary on **Isaiah Ks - The Rejection of the Tribulation Temple**). **Psalm 34:4** speaks of what **the righteous dread** - from which **ADONAI** rescues them. The word speaks of horror, a **fear** that breaks down courage and starts knees trembling.

Who has not experienced **the fear** of sin? Perhaps the occasion was a lie, once told not able to be taken back. The fear of being caught in a lie hits right in the gut. Perhaps the occasion was a theft, and the fear is prosecution by the law. This very fear often leads to more wickedness, as thieves, fearing capture, have been known to kill potential witnesses or pursuers. Perhaps the fear is over a lingering dishonesty, perhaps a lack of integrity at the workplace. Or maybe a sexual sin. Whenever our thoughts turn to a hidden sin there is a paralyzing **fear**. This is a slow **death**, as stress eats away years of **life**. Some say only the good die young, but in reality, **the wicked** probably die younger.

But there is a **fear** that gives **life**. There is a **fear** that is born out of love and respect. This is a deep-seated submission and a very real **fear** of a greater power.

That greater power, **ADONAI Himself**, is more to be **feared** than all of the pain this **life** can bring. As **Yeshua** said: **Do not fear those who kill the body but cannot kill the soul. Rather, fear the One who can destroy both soul and body in hell (Matthew 10:28)**. We do not **fear ADONAI** because we can't trust **Him**; instead, we **fear His** power, as a child fears the power of a decent and loving father. Thus, there are two paths, both described by **fears**. **The wicked fear** the consequences of **their** sin. **The righteous fear ADONAI**. One **fear** leads to **death**, the other to **life**. One **fear** is a constant dread; the other **fear** leads to eternal security (see **The Life of Christ [Ms](#) – The Eternal Security of the Believer**).²³⁵

Like the previous **proverbs**, this one contrasts **the wicked** and **the righteous**. **When the storm has passed, the wicked are gone; but the righteous are firmly established forever (10:25 CJB)**. This is obviously a figurative **storm**, in which **the wicked** will not weather the consequences of **their evil** deeds. However, **the righteous** have roots that help **them** survive catastrophes. Once again we turn to the words of **Messiah**: **Therefore, everyone who hears these words of Mine and puts them into practice is like a wise man who built his house on the rock. The rain came down, the streams rose and the winds blew and beat against the house; yet it did not fall, because it had its foundation on the rock. But everyone who hears these words of mine and does not put them into practice is like a foolish man who built his house on sand. When the rain came down, the streams rose, and the winds blew and beat against that house, and it fell with a great crash (Mt 7:24-27)**.

This verse completes the bookends of **verses 22-26**. The synthetic parallelism of **verse 22** where the second line simply continues the thought of the first line and takes it a step further: **The blessing of ADONAI is what makes people rich, and He doesn't mix sorrow with it**, is mirrored here: **Lazy people irritate their employers, like vinegar to the teeth or smoke in the eyes (10:26 NLT)**. This **proverb** is based on a simile. The key to its interpretation is to unpack the two analogies of **lazy people** sent on a task. Most people have had **smoke** in their **eyes** at some point in their lives and know the experience to be irritating, painful, and debilitating. The experience of **vinegar** on **the teeth** is a bit harder to describe particularly since we are not certain exactly what **vinegar** was like in ancient **Isra'el**. However, since the noun is constructed from the verb (*hms*) that means *to be sour*, we get the idea. The sages were particularly rough on **lazy people** as the epitome of **foolish** behavior (**6:6-11, 10:4, 12:11 and 24, 24:30-34** etc). **They** are at their most vivid and sarcastic best when describing

them. Of course, those who employ **lazy people** or ask **them** to do a task are going to be bitterly disappointed. **Their laziness** will certainly delay **them** if not keep **them** from doing that task at all.²³⁶

Dear heavenly **Father**, praise **You** that the treasure of being received into **Your** heavenly home is worth far more than anything which earth can offer. **I also heard a loud voice from the throne, saying, “Behold, the dwelling of God is among men, and He shall tabernacle among them. They shall be His people, and God Himself shall be among them and be their God. He shall wipe away every tear from their eyes, and death shall be no more. Nor shall there be mourning or crying or pain any longer, for the former things have passed away” (Revelation 21:1-4).** Earthly treasures will one day disappear; but the treasure of having **You** abiding in me is for all eternity! **But we have this treasure in jars of clay, so that the surpassing greatness of the power may be from God and not from ourselves (Second Corinthians 4:7).** Thank **You** for rescuing me from sin’s grip of death, for saving me (**Acts 16:31**). Praise **You** for perfecting me so I can produce **the peaceful fruit of righteousness. Now all discipline seems painful at the moment - not joyful. But later it yields the peaceful fruit of righteousness to those who have been trained by it (Hebrews 12:11).** In **Messiah Yeshua’s holy Name** and power of **His** resurrection. Amen