

Wisdom and Wealth

By [Mike Glodo](#)

From a sermon delivered by Mike Glodo, Professor of Pastoral Theology, Reformed Theological Seminary, at Covenant Life Community Church, Casselberry, FL, on June 22, 2025.

Pastor, greetings, saints, it is a pleasure to be with you again. I ask if you would turn with me to Proverbs, Chapter 10, the first five verses.

In my time with you, we have been looking at the book of Proverbs, and today we look at wisdom and wealth. Hear God's Word in Proverbs, Chapter 10, verses one through five, the proverbs of Solomon:

A wise son makes a glad father, but a foolish son is a sorrow to his mother. Treasures gained by wickedness do not prosper. Prosper, but righteousness delivers from death. The Lord does not let the righteous go hungry, but he thwarts the craving of the wicked. A slack hand causes poverty, but the hand of the diligent makes rich. He who gathers in summer is a prudent son, but He who sleeps in Harvest is a son who brings shame.

May God add his blessing to the reading of His Word. Let us pray and ask God the Spirit, to help us to hear this word. Will you pray with me?

Oh, Lord, open our eyes that we might see wonderful things in your law. Quicken our hearts so that we might believe these words and we pray Lord, that You would not have us be hearers only, but doers as well. We ask these things in Jesus name, Amen.

So did you get a Father's Day present for your dad's a few weeks ago? The great American holidays, Mother's Day, Father's Day.

When I was a child, I would go to my father before Mother's Day, and I would say, "Dad, can I have some money?"

And he would say, "What for?" I'd say, "It's Mother's Day. I want to go buy mother a present."

So he would give me the money. I would go to the store in our town. And as soon as I got there, I would see things that I liked, and I would think: Maybe I could get something cheaper for my mother and maybe buy something for me?

But I knew if I only bought something for me, then my father would ask me when I got home, "Where's the Mother's Day present?"

Until a child gets to a certain age, the only money they have comes from their parents, and when it's time to bless their parents, they have to ask their parents for money to do the blessing.

But I would suggest to you that the Scriptures teach us, and this passage today teaches us that we never outgrow our dependence upon our Heavenly Father for the wealth that it is in our hands, that no matter whether we earn it through work or whether it is given us as gifts from other people, that all wealth comes from God. Not only does all wealth come from God, but all wealth is to God or for God.

And so as we look at these verses in Proverbs this morning, one is to see that wealth is the gift of the wise God, and that means we have to use our wealth as wise stewards. All wealth is the gift of the wise God, and that means we use our wealth as wise stewards. Let's look at that together.

First of all, observe that the God of Wisdom rules wealth. That is all wealth is his, and all wealth is to be used according to His will. Now where do we see that in our text? Well, we don't see it where our text is. By that, I mean, we have to remember, we're reading these Proverbs in the context of the whole book of Proverbs. Our wealth is from God and to God, and so we have to use our wealth as God wills, because we find these words about wealth in the context of the teaching of the book of Proverbs.

I shared with you some of those things last time I was with you. Let's remember what they are. God has made all things. The reason wisdom works is because God is the creator of the world, and he is also the one who has determined how the world goes. God didn't just make the world and leave it alone, but he made the world, and he made the world, and in such a way that it operates according to His will or his design.

And so the world is God's world. "This is my Father's world." It's a hymn that we sometimes sing. And we have our context in Proverbs. We also have some fundamental principles about wisdom that we learn from Proverbs, overall, wisdom is how God blesses us and how we bless others. Wisdom is the promise of life.

For example, in chapter 3 verse 13 it says, "Blessed is the one who finds wisdom." In other words, the one who does wisdom will be blessed by God because the wise live according to God's wisdom. Verse 18 of chapter three: "She that is wisdom is a tree of life to those who lay hold of her," that is, wisdom is the way in which God gives us life. If we live wisely according to God's will, we receive means of life.

Chapter eight, verse 32 speaks of a woman who is wisdom herself. And it says, "And now, O sons, listen to me. Blessed are those who keep my ways."

And so when we come to the discussion of wise use of wealth, it comes in the context of God's promise to give us life through obeying His wisdom. Then finally, in terms of God - the God of Wisdom rules wealth. The last thing I would like you to see, and that's in verse one of our text, it says, "A wise son makes a glad father, but a foolish son is a sorrow to his mother." It's very important when we read Proverbs to understand this is not just about our individual life, but by walking in wisdom, by living wisely, we are a blessing to our community, and by being foolish, we bring shame to our community. In other words, wealth is covenantal, not just in terms of God and our responsibility to God, but wealth is covenantal in the sense that the way in which we deal with our wealth affects our community, our family, our church and even community at large.

I should say what I mean by wealth here, because 90% of you would say: "I'm not wealthy, so I can sleep today." But by wealth, I don't mean being wealthy. What I mean by wealth, and what the Proverbs is discussing here, is any and all material means that is at our disposal, that is at our control, how we get it and how we use it.

Before I went to seminary, and became a pastor, I was an accountant, a certified public accountant, and one of my biggest clients was the trust department at a very large bank. If you know what a trust department is, you already know this, but a trust department takes wealth from people and uses the wealth of people according to those people's intentions and desires. The Bank does not own their wealth, but it is only entrusted to the bank, and therefore, when the auditors (like me) came in, we were making sure that the bank was using the money in a way in which the people who gave the money intended, in other words, a trust department in a bank is a stewardship department that treats wealth according to the wishes of those who gave them the money. Even though the bank has the money, the people who gave the money still own the money. And this is what we mean by saying, "wealth is covenantal stewardship." Your money is in your bank account. It's in Moses' Bitcoins. It is in our name, but the name of God is also on it. In fact, the ultimate title of everything that is ours is God's. And so we must understand that when we approach God's Word on wealth, we, in our fallen world, think, "Well, what is mine? It's mine." But that's not true. What is "mine" is God's all.

So even while it's still mine, in Exodus 19, after God had redeemed Israel out of slavery in Egypt, he said, "Now, therefore, if you will indeed obey my voice and keep my covenant, you shall be My treasured possession among all peoples. For all the earth is mine," and God gives us a portion of what is his in order to use it wisely.

When we think about how the God of Wisdom rules wealth, let's ask some questions. Do you view your wealth as your own, or do you view it as a stewardship, as a trust? When you think about how you might use your wealth, do you think about what God's will is regarding your wealth? How would God have me obtain and take care of and even give away money?

There's a parable in Luke's gospel that many businesspeople would like very much. It's about the shrewd manager. And the owner finds out this manager has been cheating him, and he says, "I'm going away for a while, but when I come back, you are in trouble." And so the shrewd manager went around and forgave all the debts of the people who owed his boss, and he made deals with people. In other words, because the boss was now his enemy. He was going to make friends. Of all the people he would have to turn to when he didn't have a place to sleep, a car to drive, and he would be broke, at least he would have friends.

Jesus isn't saying that's what we should do to our bosses at work, but what he does say is that the sons of this world are more shrewd when it comes to the ways of the world than God's people are. In other words, we have to learn how wealth works according to God's wise ways, we can't just sit back and say, "I'll let God worry about it." No covenantal stewardship means we have to invest our hearts and minds in how we should use the resources available to us.

So the God of Wisdom rules wealth, and wealth is covenantal stewardship. This applies in two principal ways in our text. The first one is how we get wealth. Look with me, if you will, at verse two: "Treasures gained by wickedness do not profit, but righteousness delivers from death." Verse three: "The Lord does not let the righteous go hungry, but he thwarts the craving of the wicked." Verse four: "A slack hand causes poverty, but the hand of the diligent makes rich." Verse five: "He who gathers in summer is a prudent son, but he who sleeps in harvest is a son who brings shame."

Verses two, four and five, all have to do with how we obtain wealth, how we obtain material means. Verse two: Treasures gained by wickedness actually aren't profit. They are a long-term debt. When we gain wealth through being wicked, we will have to pay in the end. It's what it's saying. On the other hand, righteousness delivers from death. What Solomon means is that if we deal with our wealth wisely, God will preserve our lives, that God will look out for us.

Verse four: "A slack hand causes poverty." Now, what's a slack hand? A slack hand is one that's not ready to hold a shovel. It's not ready to go to work. A slack hand is a lazy hand. We see elsewhere in the book of Proverbs, the sluggard. Now, if there's a name in English that describes a person, it's sluggard, because when you think of a slug, what is a slug? A slug is a slimy, gooey worm that you don't want to touch, and they don't go very fast, do they? They're the slowest animal you can think of. And so when we talk about somebody being sluggish, it means they're just slow. Later on in verse 16, (and you really have to learn to

read Proverbs with a smile on your face), because in verse 16, it says: "Like vinegar to the teeth and smoke to the eyes, so is the sluggard to those who sent him."

if you were a boss, if you're an important lawyer, and you have somebody who is lazy. It's just a headache. They are like vinegar to the teeth. They just bother you because they're lazy. And they're like smoke in the eyes. They're irritating.

Once again, we see how the use of wealth, or in this case, the laziness about getting wealth, affects the community. It's not just an effect on the person, the sluggard, which is what we'll call him, is not a wise son who makes his father glad, but he's a foolish son who is a sorrow to his mother - but it's more than just disappointment. When we try to train our children to work hard and do what they're supposed to, it's not only disappointing when they don't, but parents can become poor because their children are lazy - and this is true in the Christian community. In First Thessalonians, some had quit working because they thought Jesus was coming back any day, and they were becoming a burden to the community when they should have been able to earn wealth. Instead, they were depending upon others. And Paul said: "If someone does not work, let him not eat." Because instead of providing for himself and for others, this kind of person was actually taking resources from the community.

Now, of course, Paul, there is not talking about those who are not able to work, or those who whose employment is not sufficient to live on. Those people can actually depend upon the body of Christ, but not the sluggard.

The principal reason that we are to obtain wealth, in a wise way, is because God has made people differently than any other creature. Look at Psalm 104 (and it's worth it to just turn there briefly). Psalm 104 is a creation psalm about the world that God has made and it says all these wonderful things about all the animals. Verse 10 of Psalm 104: "You make springs gush forth in the valleys. They flow between the hills. They give drink to every beast of the field, the wild donkeys quench their thirst." So the beasts of the field and the wild donkeys, they don't have to go to the water fountain and put their water bottle under it, do they? God has made the springs in the fountains of nature for the animals, and, in verse 12, beside them, the birds of the heavens dwell. They sit among the trees. The birds don't have to go to their real estate agent and find a nest and then go to the bank to borrow the money to buy the nest. No - God makes trees so that the birds have homes.

Verse 14: "You cause the grass to grow for the livestock, that's wonderful. They don't have to go to Chipotle or PDQ Chicken, my favorite. Or they don't have to go to the buffet. The cows, they just bow their head down and eat what's at their feet.

In verse 21: "The young lions roar for their prey, seeking their food from God. When the sun rises, they steal away and lie down in their dens." Even the predators are just eating what's there, right? They have to put a little more effort in than the cow. The cow just eats the grass, but sometimes the cow has to walk around - but the lion has to go nosing around, or the jackal or the eagle, but they're finding what God has put there for them to eat. But not people, not people. If you look again at verse 14: "You cause the grass to grow for the livestock and plants for men to cultivate." Plants are for human beings to cultivate. You see people get their food in different ways than the other animals.

You see it in verse 23 of Psalm 104: "Man goes out to his work and to his labor until the evening." You see, this is the assumption of Proverbs when it's talking about wealth, that God made people to gain their wealth differently than any other animal. Why is that? Well before we were made, God worked and God made people, men and women, boys and girls. He made people in God's image. And one of the ways in which we imitate God as his image bearers is work. Work is one of the ways in which we act like God.

In two weeks, I'll talk about words. Words and wealth are the two big subjects in Proverbs, but words and wealth are the two ways in which human beings can have the greatest impact on the world. And when we work and use words like God, we bless, we give life, we bring life. When we use words and wealth like we're God, we bring curses, we bring hardship. We bring curses on our world. And so the teaching of Proverbs here is that because God rules over wealth, first of all, we have to obtain wealth in God's wise ways, human work imitates God, human work brings life, and therefore to work wisely, or to gain our wealth wisely, is to imitate God and to honor Him as the true owner of all that is ours.

The second way in which we see God's rule over wealth is in how we are to use wealth according to these verses, the god of wisdom rules wealth. So that means we must use our wealth according to God's wise way. All we have to do to see that is again, go back to verse one. "A wise son makes his father glad. A foolish son is a sorrow to his mother." That's the introduction to these words about wealth. And so it's saying that when we obtain wealth wisely and use wealth wisely, we bring joy to our community, and when we don't, we bring sorrow, sadness, shame. How we use our wealth will be a blessing to those around us, but if foolishly, it will be a sorrow and a burden.

Why is that? Well, verse two gives us a hint: "Treasures gained by wickedness do not profit." One of my former teachers and colleagues, Bruce Waltke, has said something that is very, very important for us to understand Proverbs, and it's this - the wise person by acting wisely, enriches others, even at his own expense. The wicked person enriches himself at the expense of others.

And those of you in the business world, you can see this. There are some activities and some people and some situations in which, if we act with integrity,

it's to the benefit of others as well as ourselves, and sometimes if we act with integrity, it's to the benefit of others, but sometimes to our disadvantage.

I was the Corporate Controller of a company that sold electronics to manufacturers, and our salesmen, when they went out, were often competing with other companies to sell our goods. We were owned by two Christian men, a father and a son, and our culture said that if your product wasn't the best thing for the customer, then you told them. So if you believed your product was better quality or if you had a better price, then fine, sell as hard as you can sell, but if it's to the disadvantage of your customer, don't profit from it, because that is profit gained through wickedness, and it's foolish in the end, because as we will see momentarily, the righteous are preserved even when it's to their disadvantage: "The hand of the righteousness delivers from death."

Verse two: "The Lord does not let the righteous go hungry." And this is true in two ways. One is the righteous, not only by gaining wealth according to God's ways will all things equal, have sufficient means to live.

But even if they for some reason, don't have sufficient means to live, they are favored, they are blessed. They are loved by their neighbors, and the community will help them. This is the way the church is supposed to work - that when we do what is right, when we live wisely, there others will help us when we need help.

So we are to use our wealth wisely. This is in the context of the whole teaching of the Old Testament. Perhaps one of the most important chapters in the whole Bible about our use of wealth is Deuteronomy 15, which talks about a person's hand. We see in verse four, "The hand of the diligent makes rich."

What does the hand mean? The hand means not only how we get wealth, but how we hold wealth. And Deuteronomy 15 says, "There shall be no poor among you in the land. And then a few verses later, it says "the poor will always be with you."

What does that mean? Well, in between Deuteronomy 15 says this, and I'm going to summarize it: Everything Israel had was from the Lord, from God, into their hands. And then Deuteronomy 15 says, "Do not close your hand to your neighbor." In other words, as God has been open handed and generous to us, we are to keep our hand open toward those in need.

What does John three tell us? God so loved, he did what? He gave. God so loved. He gave something fundamental to God's nature. As God is generous, God's people are therefore, to be generous. Paul asks, in Second Corinthians, "What do you have that was not given to you?" And therefore we are not only to be wise in how we hold wealth, but we're also to be generous. The wise person is generous toward others.

In Matthew 25 there is the parable of the talents. Do you know that parable? A master goes away and he gives his servants different amounts of wealth to manage while he is away, and the first two or three servants, they invest the wealth, and it produces a yield more. It grows.

The last servant, He buried what was given to him. It didn't grow. It didn't grow roots, and then leaves and then, a tree. It was buried in the ground and then hid and so when the master came back, he commended and blessed all of his other servants, but the one who buried the wealth he condemned.

Why did he do that? We can say for two reasons, that his wealth did not prosper in this man's hands, but the other reason, why? Why did this man do what he did? Why did he bury the talent? And we're told in the parable that that servant said, "I knew you were a hard man," meaning you're severe, meaning you're demanding, meaning you deal us severely with those who displease you. But what that reveals is he did not really know his master.

He believed his master was a miser, but his master was really a generous master who wanted his wealth to spread, to grow. The servant's sin was that he didn't know his master. And that is the point of the parable for us when we think that what God has entrusted to us is to be held on to, because our trust is in that. Our trust is in our riches, our trust is in what we don't understand about God. You may think you understand how money works, but you don't understand the god of money.

The men I worked for in my job before seminary, I learned this from their example, when we would walk around and lock up the factory at night or early in the morning while we were opening up, we would often talk and one morning, my boss said, "This is our retirement plan. We haven't invested a lot in stocks or mutual funds or bonds, this business is our retirement plan."

And I said, "Why? Why have you decided to make your retirement plan this way?" And he said, "Dad and I, one of the most fulfilling things for us is employing people. Hiring people who, with their jobs, could support families."

They weren't giving to charity. They were paying their employees according to their work, but they were using their wealth to overflow and to bless others. They were like Boaz. You remember Boaz in the book of Ruth? Ruth comes desolate, needy, poor, and she gleanes in the corners of the field where Boaz had left the grain, according to the law of Moses. And then, and then she comes to the threshing floor, and you see these heaps of grain. And everyone under Boaz tent is supplied for.

Boaz in the Hebrew, Moses will tell you what that word is, but in case you forgot, it's "I yield." It sounds like prosperous, but it's more than just prosperous. It's

more than just somebody who can make money. It's somebody whose tent, his metaphorical tent, just gets bigger so more people can come under it.

It's like the family who takes in foster children and adopts children to just grow their family and they spend their efforts joyfully, or it's the couple who doesn't have children, who like to have students come to their home, or who are generous in their neighborhood, and, because that kind of generosity sees that everything we have is from the Lord, and therefore how we obtain what is ours and how we use what is ours is to be done wisely according to God's righteous commands, because he still owns everything in our hands.

And so this is my encouragement from Proverbs, chapter five, the first five verses. It is to see all wealth as covenantal stewardship From the wise Creator who uses wealth in order to bring life and blessing to his image bearers. When we obtain wealth according to his wise ways, and when we use our wealth according to God's Wise ways, we are not only be, will be blessed by the Lord Himself, but we will be a blessing to our community, and as we do that, the world will see the kingdom of God in operation around us, because it was said of the early church in the book of Acts, where it says: "they had all things in common, and there was no need that anyone had that was not supplied by the church for one another."

May you, through God's Wise ways, learn how to obtain and use your wealth, especially as we remember that the one who was the richest, the richest man who ever was, became poor for our sakes. For Paul has written that though he was rich, yet for our sakes, Jesus Christ became poor that we might become rich in him, and that now we share in the inheritance of the Lord Jesus Christ.

Let us pray:

Lord help us as we look at what is ours, first of all, to be content with how you provide and to be diligent in our labors and between obtaining and using our wealth. O, Lord, save us from believing that what is mine is mine. But help us to live as if what is mine is yours, so that we might be a blessing to our brothers and sisters in Christ, a blessing to our families and a light to the world of your generosity, as the God who gave his only Son that those who believe In Him might have the life which comes from you, the only wise God. Amen.

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