

THRU THE BIBLE EXPOSITION
Proverbs: Topical Applications of Proverbs
III. The Proverbs Themselves, Proverbs 10:1-31:31
A. Proverbs On The Family
1. God’s Wisdom For Heads Of Households

Introduction: (To show the need . . .)

The head of a household today has a difficult time just trying to provide an adequate living for his family:

(1) Elected state officials are bent on switching Connecticut over entirely to wind and solar energy regardless what this does to living costs: “Connecticut has numerous energy issues on its public-policy plate, and it’s unfortunate that the need for sufficient supplies of natural gas, reasonably priced home-heating oil, and nuclear-power expansion is being swept aside by an ultimately fruitless quest to power the state’s homes, businesses and industries with ocean breezes and sunshine.” (“How to lower heating-oil prices,” Republican-American, April 3, 2026, p. A6)

(2) Also, “as automakers slash the production of inexpensive models to cater to customers who can afford oversized pickups and sport utility vehicles, buyers find themselves facing sticker shock at the same time they are . . . frustrated by . . . inflation.” (Alexa St. John, “Buyers fret as the average cost of a new car nears \$50K,” op. cit., p. B9)

(3) As a result, heads of households can feel stressed over trying to make a living for their families: A public service ad in the Republican American (“How to Take a Pause From the Daily Grind,” op. cit., April 6, 2026, p. B5) stated, “The American Institute of Stress estimates 80 percent of adults in the United States experience stress on a regular basis . . .” The ad went on to suggest, “If work obligations are eating into personal time and responsibilities are growing exponentially, it might be time to seek a new path that offers a better work-life balance,” Ibid.

(4) However, job changing is often hard: “(I)n the U. S. . . . tailors are aging out of the workforce as their services find fresh demand . . . (Thus, Kil Bae, a tailor, said,) “I recommend this job to young people because this one cannot be AI’d . . . If I close this door, I can go out and find another one.” (Anne D’Innocenzio, “Tailors age out of the workforce even as demand grows,” op. cit., April 7, 2026, p. A7) Nevertheless, “fashion industry experts” say, “The income that a proficiency with needle and thread commands relative to the skills needed and the physical toll of bending over detailed work for hours likely discourages teenagers and young adults from heeding Bae’s advice,” Ibid.

Need: *So we ask, “With what a head of household faces, how can he provide an adequate living for his family?”*

- I. God’s “wisdom,” His *hokmah*, or fixed eternal moral order for success and blessing, applies to heads of households in their roles by a series of proverbs scattered throughout the Book of Proverbs.**
- II. We have collected a number of such proverbs and we view them and their applications (as follows):**
 - A. Prior to leaving his parents’ home to be a head of household himself, a young man must avoid bringing trouble on his parents’ family and home if he wants to secure a successful future in the adult world, Proverbs 11:29:
 1. If a young man who still lives in his parents’ home brings trouble on his parents’ family, he can be disinherited from the family’s estate to his harm, Proverbs 11:29a. (Bible Know. Com., O. T., p. 930)
 2. Such a start in life will tend to make a young man suffer a lack of success and wealth, Prov. 11:29b. (Ibid.)
 - B. When he leaves his parents’ home to become the head of a household, a young man must establish a good, long-term career and income before he marries, has a family and acquires home ownership, Proverbs 24:27:
 1. The word “house” in Proverbs 24:27 can refer either to a literal house or figuratively to a family (Ibid., p. 959), but the application is the same for either meaning in this verse!
 2. Most men in ancient Israel farmed as an occupation, so they had to plow and sow, getting their fields ready for a harvest to support a home and a family before they built their house and married and had children.
 3. A man who then leaves his parents’ home must obtain the training needed to get a good job with adequate, long-term income to support home ownership and a family before he buys a house and has a family!
 - C. As a young man becomes the head of his own household, he must heed God’s *hokmah* or “wisdom,” for a house is built by “wisdom,” through understanding it is established and through knowledge its rooms are filled with rare and beautiful treasures, Proverbs 24:3-4!
 - D. After a head of household has attained a good career, a house and a family, he must diligently continue to address his responsibilities as a head of household to avoid sudden, catastrophic poverty, Proverbs 24:30-34:
 1. Solomon reported that he passed by the vineyard of a sluggard and one who lacked judgment, noting that thorns had grown up everywhere, the ground was covered with weeds and the stone wall built around the vineyard to protect it from plundering animals was fallen down and ruined, Proverbs 24:30-31.

2. King Solomon applied what he saw of that vineyard to himself, learning a lesson from it, Proverbs 24:32.
3. That lesson was that if he merely folded his hands to rest, then let himself slumber a little and nod off to sleep, catastrophic poverty would come upon him suddenly like an armed bandit, Proverbs 24:33-34.
4. To absorb this lesson, we note what viticulturists who work vineyards do to succeed in their careers:
 - a. “When left untended, a grapevine quickly becomes a tangled skein of woody canes. For orderly growth, the vines must be pruned and trained . . . (by) tying the pruned vines onto upright stakes (and/or elevated horizontal wires) . . . With good care, some vines remain fruitful for 300 or 400 years.” (Compton’s Encyclopedia (University of Chicago), 1973, Volume 9, s. v. “Grapes,” p. 178)
 - b. Applied to the Proverbs 24:30-31 vineyard, a man had invested a lot of time and work to set it up, and a new owner had likely inherited it from his father. However, the new owner had not worked the vines, the ground or wall, but nurtured a little laziness that grew until he suffered economic failure. It was a needless tragedy, for consistent attention would have led to good productivity and wealth for generations to come.
5. Thus, if a head of household has established a good livelihood, he must consistently pay attention to his livelihood’s operation for security and wealth production or suffer a sudden, catastrophic financial failure!
- E. As a head of household advances in age, if he keeps heeding God’s “wisdom,” he enjoys continued blessings:
 1. If an aging head of household keeps leading a blameless life, his descendants will be blessed, Prov. 20:7.
 2. If one ages with God’s “wisdom,” his grandchildren will function as his crown, giving him good influence with several generations, and his children will be the pride of his grandchildren, Proverbs 17:6. In other words, intergenerational blessings abound for one who lives in life-long alignment with God’s “wisdom”!

Lesson: *If a head of household aligns with God’s hokmah, His “wisdom” of God’s fixed moral order for success and blessing, starting before he leaves his parents’ home, to leaving it and establishing his own family, continuing to adhere to that “wisdom” throughout adulthood and into his later years, he will enjoy God’s best blessings planned for him throughout life.*

Application: *(1) May we trust in Christ Who died as our Atoning Sacrifice for sin that we might receive God’s gift of eternal life, John 3:16; 1 Corinthians 15:1-11. (2) May we potential heads of households and current heads of households then rely on the power of the Holy Spirit for behavior control (Galatians 5:16-23) to align with God’s fixed, eternal moral order throughout our lives to maximize the blessings God has planned for us.*

Conclusion: (To illustrate the message and/or provide additional guidance . . .)

Last Monday, Kerry Hannon’s article, “Younger Americans ‘stretched thin’ are making serious credit card mistakes” (April 13, 2026; finance.yahoo.com) appeared online clarifying how failing to pay attention to facts about their credit cards is risking the financial welfare of millions of Americans.

The article reported, “Minimum payments are driving Americans’ ballooning credit card debt” and “more than a quarter of cardholders say they don’t need an emergency fund because they rely on credit cards.” In addition, “(a)bout half of cardholders don’t know the interest rate on any of their credit cards . . . (and) (t)he average credit card interest rate in the U. S. was 23.72% (per year) last month . . .” so that carrying a balance on a credit card mounts up the debt load for the consumer, threatening his financial welfare!

Proverbs 22:7 claims the rich rule over the poor and the borrower is slave to the lender, so God’s “wisdom” leads one to get out of credit card debt. Applying the lesson on the Proverbs 24:30-34 vineyard event can solve the problem: (1) One can pay off the balance on his card statement each month to avoid paying interest. (2) However, if he already has carried a balance, with the card company adding interest to the original bill, he can pay more than the minimum required by the card company to start to lower the debt level. (3) To avoid taking on more debt, one can make his emergency fund cash savings instead of relying on a credit card for that! (4) If he has carried balances on several cards, he can pay off the card with the lowest balance first, then add the money used to pay off that card to help pay off the card debt with the next smallest balance, and to keep repeating this process with each card to “snowball” his way out of all his credit card debts! (5) He can save up money he needs to make future purchases before spending and (6) be sure he spends less than his income. (7) If one uses a credit card to make future payments, he can move the amount spent from the appropriate budget column in his budget book to a “credit card holding bin” column, and when the credit card statement arrives, he can simply pay off what is in that holding bin column without carrying a balance into the next month and thus avoid being charged any interest by the credit card company!

May we trust in Christ Who died as our Atoning Sacrifice for sin that we might receive God’s gift of eternal life. May we heads of households rely on the Holy Spirit to align with God’s “wisdom” for blessing.