

THRU THE BIBLE EXPOSITION
Proverbs: Topical Applications of Proverbs
III. The Proverbs Themselves, Proverbs 10:1-31:31
B. Proverbs On Livelihood Issues

Introduction: (To show the need . . .)

Livelihood issues concern many people today:

(1) Here in America, “(a) key inflation measure jumped in March as gas prices soared, the latest sign that the Iran war is pushing up the cost of living and delaying any interest rate cuts by the Federal Reserve.” (Christopher Rugaber, “Inflation gauge jumps to highest level in 3 years,” Republican-American, May 1, 2026, p. A11)

(2) In addition, a “hidden force is quietly pushing up costs for everything from your summer vacation to your weekly grocery bills: a weaker U. S. dollar . . . Kenneth Rogoff, a Harvard University economist and former chief economist at the International Monetary Fund” claimed, “The dollar had been on a 15-year bull run . . . I would argue the dollar is still wildly overvalued, and over the next maybe five or six years, it might fall 15%.” (Matt Sedensky, “How a weaker dollar is quietly making life more expensive,” op. cit., May 4, 2026, p. A9)

(3) To overcome such challenges, “saving is the foundation of financial security and the seed capital for a better retirement,” but “low-income households . . . fail to save because when you live paycheck to paycheck, locking money in an account you cannot access without incurring penalties, such as IRAs, 401(k)s and 529s, is risky.” (Veronique de Rugy, “Our savings matter, but this bipartisan push misses the mark,” op. cit., May 8, 2026, p. A6)

(4) People in other countries have recently complained about the rising cost of living: “Activists worldwide held May Day rallies and street protests . . . calling for peace, higher wages and better working conditions as many workers grapple with rising energy costs and shrinking purchasing power tied to the Iran war.” (“Facing rising energy costs, worker activists around the world demonstrate on May Day,” op. cit., May 2, 2026, p. A11)

(5) Microsoft 365 Copilot Search, an online AI-powered search engine, last Wednesday responded to the request, “News on uncertainty in the economy and stock market” by summing, “The current environment is defined by high uncertainty – from central bank policy shifts to geopolitical risks and inflation spikes . . .” (bing.com/search)

Need: *So we ask, “Does God’s wisdom give insight on securing a good, secure livelihood for today? If so, how?”*

I. God’s “wisdom,” His *hokmah*, or fixed eternal moral order for success and blessing, applies to many issues in life including mankind’s livelihood concerns.

II. We thus view key proverbs in the Book of Proverbs that instruct us on meeting our livelihood needs:

- A. Factor One: We must be personally righteous to be securely blessed with our livelihood:
 - 1. Righteousness and sin lead to great contrasts in material want and bounty: Due to God’s involvement in alternately rewarding or punishing righteousness and sin respectively and due to responses of other people to one’s actions, one’s righteousness gives him financial security and his sin to leads him into poverty according to Proverbs 10:3; 22:4; 10:22; 11:18; 15:6; 16:8 and 19.
 - 2. Righteousness and sin also lead to great contrasts in one’s destiny: The income of the upright is life to them and financial security where wealth gained by sin brings punishment, a deadly snare and a shameful death (Proverbs 10:16; 21:6; 10:2; 11:4, 19 and 20:17).
 - 3. The upright who trust in God will thrive where those who trust in amassed riches will fall, Proverbs 11:28.
- B. Factor Two: We must be just in our business dealings to be securely blessed with our livelihood:
 - 1. Differing weights, measures and scales used in business where one uses one set of measures to buy and another set of measures to sell so he can cheat others are abominable to God (Proverbs 20:10, 23; 11:1).
 - 2. Conversely, just scales and balances are from the Lord and of His making, for good businesspeople do not cheat their customers out of reverence for God and their sense of accountability to Him (Proverbs 16:11).
- C. Factor Three: We must be helpful to the poor to be securely blessed with our livelihood: If one exploits the poor due to their financial vulnerability, God will plunder the one who exploits them (Proverbs 22:22-23; 22:16), and if one charges high interest to the poor, the income gained from that interest will go to some other party who will be kind to the poor (Proverbs 28:8).
- D. Factor Four: We must avoid greed to be securely blessed with our livelihood (Proverbs 20:21; 28:22; 29:24).
- E. Factor Five: We must function diligently in the workplace to be securely blessed with our livelihood:
 - 1. We should select a sound career field to make a good living or suffer poverty (Proverbs 12:11; 28:19).
 - 2. We should harness our sense of financial need as an incentive to work well (Proverbs 16:26; 27:7).

3. We should not just talk about making a profit but act to make a profit or become poor (Proverbs 14:23).
 4. While working, we must diligently produce quality products or become poor (Proverbs 10:4; 18:9).
- F. Factor Six: We must be opportunistic to be securely blessed with our livelihood:
1. We should always pay attention to livelihood issues around us to take advantage of opportunities that arise for improving our livelihood welfare, be it another income source, lower costs, etc. (Proverbs 20:13; 10:5).
 2. We should be willing to shoulder some unexpected costs while venturing in promising business enterprises in order to produce a better livelihood in the long-term (Proverbs 14:4).
 3. We should constantly examine the current state of our livelihood (income, budgeting, spending, etc.) without resting on what our accumulated wealth can provide, for accumulated wealth is never secure for various reasons (Proverbs 27:23-27 with 1 Timothy 6:17).
- G. Factor Seven: We must be wary of the potential for sin by others to be securely blessed in our livelihood:
1. One needs to value God's wisdom over material wealth in view of the potential for sin in others with whom we must financially interact (Proverbs 14:24; 16:16 and 17:16).
 2. This involves being aware of how those who bribe others believe they can get a financial advantage in business dealings (Proverbs 17:8), and that they often succeed in such sinful bribes (Proverbs 18:16).
 3. We must also avoid becoming financially vulnerable to the financial actions of others who can sin by not becoming collateral for their loans (Proverbs 17:18; 22:26-27; 27:13 and 20:16).
- H. Factor Eight: We must generously help those in financial straits to be securely blessed with our livelihood: If we withhold financial help to others in financial straits though we have the financial ability to help them, we will be despised and suffer loss if we ourselves ever need such help (Proverbs 21:13). However, if we help the afflicted, we will be financially blessed (Proverbs 11:24, 26; 28:27; 19:17; 11:25; 22:9).
- I. Factor Nine: We must be aware of the negative and positive power of words used in financial realms to be securely blessed in our livelihood:
1. Negatively, a buyer may claim the product he is buying is bad only to go away and boast over the great deal he made (Proverbs 20:14), and a leech is always asking for more money (Proverbs 30:15a). Thus, money coupled with sin in the human heart has a way of showing up in the wrongful use of one's words!
 2. Positively, a (righteous) nobleman is just as financially blessed by the good words he uses with others as is the laborer who is rewarded with material wages for his physical labor (Proverbs 12:14; 18:20; 20:15).
- J. Factor Ten: We must delay instant gratification with what our money can buy so that we might plan how best to manage our income to be securely blessed with our livelihood:
1. Practicing instant gratification with the money one has or earns leads to poverty:
 - a. If even a nobleman loves to indulge in wine and oil, he will never become wealthy (Proverbs 21:17).
 - b. If one quickly borrows money for goods and services, he will be a slave to the lender (Proverbs 22:7).
 - c. If one wears himself out to be rich, he can become dejected as stored wealth can vanish (Proverbs 23:4-5).
 2. Practicing delayed gratification in handling the money one has or earns leads to wealth:
 - a. The plans of those who are diligent lead to wealth while haste leads to poverty (Proverbs 21:5).
 - b. A faithful man (who sticks to a time-tested way of handling money in budgeting, regular investing, saving, controlled spending, etc.) will be richly blessed, but he who is pressed to be wealthy by making quick, rash decisions and actions will not go unpunished by such actions (Proverbs 28:20).

Lesson: *The Book of Proverbs gives ample guidance on securing a decent, secure livelihood with God's blessing.*

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 heed God's "wisdom" for a good, secure livelihood.*

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

Jesus gave a fitting summary for this sermon in Matthew 6:24, 31-34 NASV. He said, "No one can serve two masters, for either he will hate the one and love the other, or he will hold to one and despise the other. You cannot serve God and mammon (riches) . . . Do not be anxious, then, saying, 'What shall we eat?' or 'What shall we drink?' or 'With what shall we clothe ourselves?' For . . . your heavenly Father knows that you need all these things. But seek first His kingdom and His righteousness, and all these things shall be added to you. Therefore do not be anxious for tomorrow, for tomorrow will care for itself. Each day has enough trouble of its own."

My we trust in Christ Who died as our Atoning Sacrifice for sin that we might receive God's gift of eternal life. May we heed God's "wisdom" in Proverbs on livelihood issues for a good, secure livelihood.