

**THRU THE BIBLE EXPOSITION**  
**Proverbs: Motivating Teens And Adults To Align With God's Fixed Moral Order**  
**Part II: Explaining The Value Of Heeding God's Fixed Moral Order, Proverbs 1:8-9:18**  
**K. Informing Maturing Teens On How To Avoid Poverty**  
**(Proverbs 6:1-11)**

**I. Introduction**

- A. God wants every believer in Christ who heads a home to provide for his family's livelihood, 1 Tim. 5:8.
- B. Yet, in our "Great Recession," financial welfare can seem like a hard goal for any breadwinner to attain!
- C. Thus, Solomon's advice in Proverbs 6:1-11 on avoiding poverty is valuable for all, young and old alike:

**II. Informing Maturing Teens On How To Avoid Poverty, Proverbs 6:1-11.**

- A. To avoid poverty, one must minimize exposing his financial welfare to the control of others, Prov. 6:1-5:
  - 1. Proverbs 6:1-5 on the surface warns against becoming collateral for another party's debt.
  - 2. However, since the reason for this warning is stated in the form of the words in Proverbs 6:3b NIV of "since you have fallen into your neighbor's hands," it is unwise for one to leave his financial welfare in any way in the control of other parties, a lesson that is applicable in various ways (as follows):
    - a. A borrower is servant to the lender (Proverbs 22:7b), so one should minimize his own indebtedness.
    - b. One should also seek to minimize his need for income from government programs in order to escape the potentially harmful actions of politicians who manipulate such programs for their own interests!
    - c. One should also minimize the control others have over his investments and business cash flows.
- B. To avoid poverty, one must keep himself teachable on bettering his financial practices, Proverbs 6:6: Solomon urged his son to take a lesson from observing the ant's activities, so we should always be open to bettering our financial welfare by exposing ourselves to all of the credible financial instruction available.
- C. To avoid poverty, one must initiate self-organization to earn income for his financial welfare, Prov. 6:7:
  - 1. The word "guide" (KJV) or "commander" (NIV) in Proverbs 6:7 in the Hebrew text is *qasin*, a term for a military leader who organizes men as recruits, Kittel *Bib. Hebr.*, p. 1161; *T. W. O. T.*, vol. II, p. 807.
  - 2. Thus, the party involved initiates self-organization to get productive in advancing his financial welfare.
- D. To avoid poverty, one must discipline himself to perform good practices for his financial welfare, Pr. 6:7:
  - 1. The word "overseer" (KJV, NIV) in Proverbs 6:7 in the Hebrew text is *shotel*, a subofficial responsible for the amount and quality of work achieved, *Ibid.*, Kittel; *Ibid.*, *Theol. Wrdbk. of the O. T.*, p. 918.
  - 2. The picture is that of a party in the absence of overseers who discipline him to produce, and to produce well, meaning one is to discipline himself do an ample, quality job in earning a sufficient income!
- E. To avoid poverty, one must budget and disburse well his income in spending and investments, Prov. 6:7:
  - 1. The word "ruler" (KJV, NIV) in Proverbs 6:7 in the Hebrew text is *moshel*, meaning a "ruler" as defined by the context in which it is used, *Ibid.*, Kittel; *Ibid.*, *Theol. Wrdbk. of the O. T.*, v. I, p. 534.
  - 2. As *moshel* follows words describing organizing one's self to plan for a good income followed by disciplining one's self to earn it well, *moshel* means to budget, spend and invest one's income well.
- F. To avoid poverty, one must watch for and take advantage of opportunities to advance his welfare, Prov. 6:7-8: Solomon observed that the ant prepared its food and gathered it for storage in the time of harvest, an opportune time. Likewise, we should always look for opportunities to advance our financial state.
- G. To avoid poverty, one must plan for possible financial losses and insure himself against them, Prov. 6:7-8: Solomon wrote of the ant's summer food gathering activity, a deed essential for its survival, for, winter's cold temperature leaves the ant with very limited mobility so that then it needs a collection of food already at hand just to survive. So, like the ant, we too must save and invest to insure against hard times.
- H. To avoid poverty, one must be habitually industrious even in the small, daily events of life: the Proverbs 6:9-11 warning cautions against the decision in a little issue of need to postpone addressing the matter, which choice leads to a habit of postponing one's taking the right action until he faces catastrophic ruin!

***Lesson Application:*** *To avoid poverty even in hard times, may we minimize exposing our financial welfare to the control of others, stay teachable on financial issues, organize and discipline ourselves to take action in earning a good income followed by managing that income well, be opportunistic, insure against future possible financial losses and habitually be industrious in even the small things of life.*