



## **FINANCIAL LITERACY SUNDAY**

### **LECTIONARY COMMENTARY**

**Sunday, October 2, 2011**

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**Lection – Proverbs 28:22-27** (New Revised Standard Version)

(v. 22) The miser is in a hurry to get rich and does not know that loss is sure to come. (v. 23) Whoever rebukes a person will afterwards find more favor than one who flatters with the tongue. (v. 24) Anyone who robs father or mother and says, ‘That is no crime,’ is partner to a thug. (v. 25) The greedy person stirs up strife, but whoever trusts in the Lord will be enriched. (v. 26) Those who trust in their own wits are fools; but those who walk in wisdom come through safely. (v. 27) Whoever gives to the poor will lack nothing, but one who turns a blind eye will get many a curse.

#### **I. Description of the Liturgical Moment**

The African American Church has been the nucleus of its community for many years. There is no aspect of African American life that isn't touched by the church. Many congregants seek leadership and guidance in EVERY aspect of their lives from the African American church, including the financial arena. Due to its centric nature to the African American community, the African American church has also been the institution that has maintained an accurate pulse of conditions in society—whether those conditions and consequences are detrimental to the community or whether they are beneficial and fruitful. Financial literacy is certainly included in the litany of elements that comprise the concerns of the African American church. Urgently, more than just a concern, financial literacy must now become an integral part of what the African American church teaches. In an interview with CNN's Soledad O'Brien, economist Julianne Malveaux states if the church can provide financial literacy education that is certainly a bonus.<sup>1</sup>

Financial health and wellness is a critical component to the totality of one's overall well-being. Therefore, financial literacy undoubtedly warrants acknowledgment and focus in the most important institution of the African American community—the African American church. The challenge for many African American churches is to promote financial literacy by providing a sacred and safe place and space for congregants to take a personal inventory of not only their personal and current “state of the (financial) union” but also their attitudes toward their personal financial well-being. In order to make a significant long-term impact in this arena, financial literacy should become embodied and embedded in every church's social location and not merely a focus on one particular Sunday of the year.

## **II. Biblical Interpretation for Preaching and Worship: Proverbs 28:22-27**

### **Part One: The Contemporary Contexts of the Interpreter**

I overheard an alarming comment from a congregant about a pulpit announcement regarding an upcoming financial literacy workshop for women in the church community. This weekend workshop was designed to address topics such as debt management, budgeting and spending, wills and living trusts, and retirement planning, to name a few. The congregant's comment indicated a dependency on the African American church to provide programs that would enhance and nurture ONLY the spiritual well-being and assist with growing closer to Christ, not programs that would address finances and attitudes or habits in the financial sphere of life. Given the current economic challenges in contemporary society, especially within the African American community, as well as the intricate relatedness of all parts of our being, there was obviously a disconnect concerning the connection between our spiritual maturity and our financial security evidenced by such an alarming comment. Whatever we do in or outside the Church is connected; the people of God cannot bifurcate their behavior dividing it according to whether we are inside or outside the Church. Shopping at stores that rob the poor is a reflection of our spiritual maturity; being gluttons in how much we consume is a reflection on our level of spiritual maturity; and our handling of our personal finances speak volumes about our spiritual maturity.

The pericope provides us some of the “keys to financial literacy.” Let us examine these “keys” by highlighting the wisdom presented in these proverbs.

### **Part Two: Biblical Commentary**

The Book of Proverbs presents a series of collections intended to provide wisdom through fear or reverence for the Lord, thereby presenting the framework to avoid foolish actions or conduct. Wisdom can be viewed not only as direct knowledge or insight but also as discipline, good judgment, and discernment.

The proverb presented in verse 22 relates to the person who hastens to be rich—a miser. It clearly indicates that any stingy person or “person with an evil eye” will eventually experience poverty. Ironically, the stingy person cannot see the poverty that lies at the end of the road, especially with an evil eye. Complete destitution is coined as God’s punitive action toward anyone who allows greed and stinginess to surface as dominant behavior in their process of accumulating wealth.

Verse 23 encourages honesty and candor when engaging others. It discourages us from flattery in order to appease others. A criticism, reprimand, or expression of disapproval by no means provides comfort to the recipient or the one offering the rebuke. There are not many people who openly welcome criticism or rebuke. In fact, most persons welcome and appreciate flattery (“sweet talk”) regardless of the lack of honesty and candor involved. However, being honest presents a platform to exhibit forthrightness and courage and ultimately experience the favor of God. If you offer correction and not mere flattery, honor and favor will come. (Note the sage’s use of “afterwards” in verse 23.) Our society is in need of rebuke by financial truth tellers. The truth needs to be told about the Western out-of-control consumption appetite. If no one else will tell the truth and provide rebuke, the Church must!

The sin of selfishness or self-centeredness is presented by the sage as the theme in verses 24–26. The use of “rob” connotes violently taking, snatching away secretly, or even wasting the wealth parents have accumulated. Common mindsets by children, such as “It’s going to be mine one day anyway” or “It’s mine to manage and I can do what I please” serve as the impetus for this type of behavior. This “snatching away,” coupled with the notion of it not being viewed as a crime, warrants categorization as “thug” behavior. Under no circumstances is this selfish behavior justified in the process of wealth accumulation. To honor one’s parents is to respect them. And to respect them implies a respect for the bond that should exist in a parent-child relationship as well as the respect for their hard work and labor associated with the accumulation of wealth.

The sage intentionally presents the danger of greed throughout the pericope, especially in verses 22, 24, and 25. The presentation of greed in the text associates it with dissention and strife. Greed represents a spirit of never being satisfied, promotes a yearning for others’ possessions, and promotes selfishness and self-centeredness, which ultimately lead to destruction and disaster. Surely our current recession has taught us this. Corporate greed and greed by most of us has left us all poorer, especially those who were barely surviving in the first place. The proverb presented in verse 26 encourages avoidance of greedy behaviors and “walking in wisdom” in order to “come through safely.” If one trusts in self and depends on personal intelligence and cleverness, foolish and greedy behaviors will dominate. Contrary actions of trusting in God and living according to divine wisdom will generate wise behavior and will provide freedom from danger.

The sage continues the theme of trusting in God and generosity in verse 27 by providing a specific example of addressing the needs of the poor. Since the poor are incapable of repayment, giving to the poor implies trust in God. In an effort to present the need to avoid selfishness, the sage also presents the benefits of offering hospitality to the poor: one will lack nothing. This verse confronts us with the issue of whether to ignore the needs of the poor. Regardless of the reason used, ignoring the needs of the poor is not justified. Giving to the poor ensures lack of nothing. However, ignoring or turning a “blind eye” to the needs of the poor will bring about many curses. Haven’t we seen this again and again in society? Perhaps we have failed to make the connection between the state of the world and our treatment of the poor; there is indeed a connection. The sage is not clear regarding the source of the curse—whether it will come from God or from the poor—but the sage is clear that a curse will be on the one who ignores the needs of the poor. Ultimately, God is able to provide the financial increase. Therefore, giving a part of one’s wealth to the poor is gain. God is the master accountant of our giving. However, God has made us stewards of our resources and we will have to give answer for our financial actions.

### **Challenge**

The challenge to our churches today is to promote wisdom that enhances financial literacy, which is seen when we trust in God, save, are generous to the poor, and are willing to work/labor. Such wisdom will cause us to denounce greed, the haste to be wealthy at all costs, including financial hurt to parents. All of this negative behavior is detrimental not only to our financial well-being but to our total well-being as creatures created in the image of God. Given our “quick fix” society and its “get rich quick” ideology, the challenge to the African American church is to embody, promote, and proclaim the wisdom that will make us financially healthy. The challenge continues . . .

### **Descriptive Details**

There are no direct references to sound, sight, smell, taste, and texture in the pericope. However, with the use of creative imagination, the following can be seen in the passage:

**Sounds:** (v. 22) The miser is in a hurry to get rich and does not know that loss is sure to come without wisdom. (“Hurry” connotes a fast pace, scurrying about and quick movement.) (v. 23) Whoever rebukes a person will afterwards find more favor than one who flatters with the tongue. (Rebuke and flattery are presented orally.)

**Sights:** (v. 27) Whoever gives to the poor will lack nothing, but one who turns a blind eye will get many a curse. (Turning a blind eye or ignoring the needs of the poor signifies sight, or lack thereof.)

### **III. Other Material That Preachers and Others Can Use**

See the following resources:

- The National Black Church Initiative. Online location: <http://www.naltblackchurch.com/finance/smallbusiness.html>

- Ross, Charles. God's Plan for Your Financial Success. Nashville, TN: Nelson, 1998.

**Note**

1. <http://www.bvonmoney.com/2010/10/20/soledad-obrien-almighty-debt-black-in-america/>