



SOLOMON'S

— GUIDE TO —

WEALTH PRESERVATION

— ◆ —

Ancient Wisdom for Protecting What You've Built

ALIN ARMSTRONG

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WEALTH PRESERVATION

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PRESENTED BY KINGDOM METALS

Solomon's Guide to Wealth Preservation: Ancient Wisdom for Protecting What You've Built

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The four levels of value discussed in Chapter 2 are drawn from Myron Golden, *B.O.S.S. Moves*.

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*“For wisdom, like money, is a shelter, and the
advantage of knowledge is that wisdom preserves
the life of its owner.”*

ECCLESIASTES 7:12



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SOLOMON

Ecclesiastes 1 · Gustave Doré

INTRODUCTION

MEET THE MAN



I REMEMBER SHARING THE gospel once with a group of teenage boys. I told them I had a friend I wanted to introduce them to. He was the most successful man who ever lived. He had more money than anyone. He could have any woman he wanted. He was the smartest, most powerful, and most influential man of his day, so famous that kings and queens traveled from the ends of the earth just to hear him speak. Then I asked them, “If you could meet this man, would you do what he told you to do?” They all agreed enthusiastically. “Yes, of course!” So I opened my Bible to Ecclesiastes and introduced them to King Solomon.

The point wasn’t to introduce them to a man who could help them fulfill all their carnal desires. It was to introduce them to a man who had it all, got to the end of his life, and decided to write down what he had learned. This book sets out to do the same thing. We’ll walk through Solomon’s life from beginning to end, highlighting the wisdom he received from God and how he applied it to acquire and preserve wealth. We’ll watch how he built it, how he kept it, how he gave it, and what happened when the next generation ignored everything he taught.

Solomon summed up the purpose of this book in a single verse,

For wisdom, like money, is a shelter, and the advantage of knowledge is that wisdom preserves the life of its owner.

ECCLESIASTES 7:12

Money can shelter you for a season. But wisdom preserves. That's the thread that runs through every chapter ahead.

In the following pages I hope to introduce you to Solomon so that you can learn from his successes and his failures. But in the end, I don't want you to see only Solomon. I want you to see Christ, who is greater than Solomon (Matthew 12:42). We don't build and preserve wealth to build our own kingdom. That would be vanity and a chasing after the wind. We do it to glorify God and build His kingdom.

That's the motivation for writing this book. I want to see God's people prosper. The heart behind it is found in John's prayer for his friend Gaius,

Beloved, I pray that in every way you may prosper and enjoy good health, as your soul also prospers.

3 JOHN 2

Notice the order in that verse. As your soul prospers. John wasn't praying for a prosperity that leaves the soul behind. He was praying for a life that prospers from the inside out. That's exactly the pattern we'll see in Solomon. Wisdom first, and then everything else.

Scripture has a lot to say about how we can practically prosper, and I believe Solomon's life, story, and teachings are some of the richest and most practical we can study. So join me on this journey through the remarkable life of King Solomon. Meet the man. Learn from the man. And take to heart the truth he received from the Lord and passed down to us.

I'll leave you with the same question I asked those teenage boys.
Will you listen and do what he says?

Let's find out...





THE JUDGMENT OF SOLOMON

1 Kings 3 · Gustave Doré

CHAPTER ONE

THE QUESTION THAT STARTED EVERYTHING



WHEN I WAS 18 years old, my brother introduced me to a sales opportunity where I could make some seriously high commissions. At a time when minimum wage was \$6 an hour, the prospect of making \$120 on a single sale was VERY attractive to me. So I took the opportunity and worked hard to make some sales. At first things went well. I made around \$500 that first week. But then the well ran dry. I couldn't sell garbage to a fly. It seemed like people were repelled by me. It was in that moment I learned a very valuable lesson about wealth. It's not about the money. I was chasing after money, and people could sense I was just trying to sell them. People don't buy stuff from you for you, they buy stuff for themselves. What I lacked was wisdom. Wealth without wisdom is folly.

We all know Solomon was an incredibly wealthy king, and we would love to emulate him in that area. But we rarely ask why he was able to amass that wealth. It all began with a single question from God Himself. We see this pattern often in Scripture, especially with the Lord Jesus. He was a master at asking the right question at the right time to get to the core of an issue. Solomon was the newly crowned king of Israel when God came to him in a dream at Gibeon and said,

Ask, and I will give it to you!

1 KINGS 3:5

The question came in the form of a promise. Whatever Solomon asked, God was happy to give him. Imagine that! God Almighty writes you a blank check. What would be going through your head in that moment? You could ask for all the riches of the world. You could ask for world-dominating power and influence. But Solomon begins by identifying the problem. God had given success to his father David, and now He had made Solomon king. Why is that a problem? Solomon says,

And now, O LORD my God, You have made Your servant king in my father David's place. But I am only a little child, not knowing how to go out or come in. Your servant is here among the people You have chosen, a people too numerous to count or number.

1 KINGS 3:7-8

Solomon was a young man with the weight and responsibility of an entire nation on his shoulders. You know that nervousness you feel before you start a new job? Imagine being promoted from the king's son to THE KING. That is a nerve-wracking job to walk into. There's no manual, no orientation, and no HR department to go to for help. So what does Solomon truly need? Does he need great riches? Does he need to be the most popular? No, he needs wisdom! And that's exactly what he asks for,

Therefore give Your servant an understanding heart to judge Your people and to discern between good and evil. For who is able to govern this great people of Yours?

1 KINGS 3:9

The phrase “understanding heart” is fascinating in the original Hebrew. It's *lev shomea*, which literally means a hearing heart, or a listen-

ing heart. Solomon didn't ask to know everything. He asked for a heart that could hear. Wisdom begins with listening, first to God and then to the people and circumstances in front of you. Keep that in mind, because we'll come back to it.

There is some irony in this request. In asking for wisdom, Solomon was already displaying tremendous wisdom in his youth. Scripture tells us his request pleased the Lord (1 Kings 3:10). God then points out what Solomon didn't ask for. He didn't ask for long life. He didn't ask for riches. He didn't ask for the death of his enemies (1 Kings 3:11). God granted his request for a wise and discerning heart, and then He said this,

Moreover, I will give you what you did not request—both riches and honor—so that during all your days no man in any kingdom will be your equal.

1 KINGS 3:13

Solomon was not pursuing wealth. He was pursuing wisdom to govern the great multitude of people in the nation. That insight gives us important perspective. In gaining and preserving wealth, we need wisdom to govern. We need the discernment of God to know how to choose what is right. Wealth is not divorced from God's standards of right and wrong. Why? Because true, enduring wealth comes from the LORD. Moses told Israel to remember the LORD their God, for it is He who gives the power to gain wealth (Deuteronomy 8:18). The earth is the LORD's and the fullness thereof (Psalm 24:1). He is the owner, and all wealth is simply on loan from Him.

Wisdom was requested and wealth was added. Does that sound familiar? It should. A thousand years later, Jesus taught the very same pattern in the Sermon on the Mount,

But seek first the kingdom of God and His righteousness, and all these things will be added unto you.

MATTHEW 6:33

Seek first, and the rest is added. Solomon lived it long before Jesus preached it.

But this addition of wealth was not something unique to Solomon. The wisdom God granted Solomon is available to all of us. James writes, “Now if any of you lacks wisdom, he should ask God, who gives generously to all without finding fault, and it will be given to him” (James 1:5). God is still answering the same prayer Solomon prayed at Gibeon.

Scripture is filled with principles. Principles for successful relationships, principles for good health, and yes, even principles for gaining and retaining wealth. These principles are God’s automation for us. If you sow, you will reap (Galatians 6:7). It doesn’t matter who you are. These principles do not discriminate. If you pursue wisdom, wealth is the by-product. Sow wisdom and reap wealth, to varying degrees.

Proverbs 4:7 is Solomon’s summary of that fateful night,

Wisdom is supreme; so acquire wisdom. And whatever you may acquire, gain understanding.

PROVERBS 4:7

My problem when I was 18 was that I was busting my back trying to acquire wealth. That’s the wrong thing to acquire. Solomon tells us to acquire wisdom because wisdom is supreme. Money can never be supreme in our lives. Money is a great slave but makes a terrible master. I had to learn that the hard way, as many others have as well.

Now some of you might be reading this and thinking, “Pastor, I’m not a king. Why would I need to be so focused on gaining wisdom?” Consider the word kingdom itself. It’s made up of two parts, king and dom. That little ending comes from an Old English word, *dom*, which meant judgment, decree, or rule. A kingdom is the realm where a king’s judgment governs. Now think back to what Solomon asked for. A heart to judge. Wisdom is what makes a king’s rule good rather than foolish. God told us in the beginning that we are made in His image to have dominion over the earth (Genesis 1:26–28). Whether you know it or not, you are a king over your own domain. Your household, your work, your money, and your decisions all fall under your judgment. Therefore, like Solomon, you need wisdom. If you desire to gain and retain your wealth, which I believe you do or you wouldn’t be reading this, you need to grow in wisdom in order to successfully manage that wealth.

Perhaps you spend 40 hours a week working for money. That’s fine, but ask yourself, how much time do you spend acquiring wisdom? You must be intentional about this. Wisdom will not just come to you. You must search her out. Scripture tells us that wisdom cries aloud in the streets (Proverbs 1:20) and has prepared a banquet (Proverbs 9:1–6). You are invited, but she won’t drag you there. You have to go, search her out, and listen for her voice. Solomon even tells us how to search. Seek her like silver and search for her like hidden treasure (Proverbs 2:4). Isn’t that something? The wisest, richest man who ever lived uses the language of treasure hunting to describe the pursuit of wisdom. He is telling us to chase wisdom the way most people chase money. That’s the hearing heart at work. Before wealth must come wisdom, because material wealth is never the point.





MOSES AND AARON BEFORE PHARAOH

Exodus 7 · Gustave Doré

CHAPTER TWO

GOD'S VALUE LADDER



EVERY SINGLE DAY, SOLOMON'S kitchen fed a city. His court went through thirty cors of fine flour and sixty cors of meal daily. A cor was roughly 58 gallons, so that is more than 5,000 gallons of grain every day. It was not ordinary grain either. "Fine flour" was the premium grade, the same quality offered in the temple. That's a lot of food already, but there's more! Solomon's court required ten grain-fed oxen, twenty pasture oxen, a hundred sheep, plus deer, gazelles, roebucks, and fattened poultry, daily! (1 Kings 4:22–23). Scholars estimate this table fed thousands of people, perhaps more than ten thousand, every day. Solomon's household was a small city, and there was more than enough for everyone.

We read this and stand amazed at the sheer size of this wealth. How does a kingdom get this wealthy? Was it the gold? The trade routes? The tribute from foreign kings? Keep that question in the back of your mind, we'll answer it before this chapter is done.

Start with where Israel came from. For 430 years Israel lived in Egypt (Exodus 12:40), and for much of that time they were slaves. The Egyptians "made their lives bitter with hard labor in brick and mortar, and with all kinds of work in the fields" (Exodus 1:14). Taskmasters stood over them. When Moses asked for their freedom, Pharaoh stopped supplying the straw and still demanded the same number of bricks (Exodus 5:6–8). Israel's forefathers understood what it was like living in a slave economy surviving on muscle, sweat and grit.

Now fast forward to Solomon's time. Scripture dates the building of Solomon's temple "in the four hundred and eightieth year after the Israelites had come out of the land of Egypt" (1 Kings 6:1). 1 Kings 4:30 goes on to describe the king of that generation like this,

Solomon's wisdom was greater than that of all the men of the East, greater than all the wisdom of Egypt.

1 KINGS 4:30

Why does Scripture go out of its way to name Egypt? Egypt was regarded throughout the ancient world as one of the primary centers of learning, architecture, medicine, and esoteric knowledge. The nation that once made bricks for Pharaoh now had a king whose wisdom surpassed everything Pharaoh's court could offer. Israel went from the brickyard to the top of the ancient world. So what does this have to do with value? Everything! Wisdom is the fruitful soil out of which value springs forth.

Solomon's prosperity depended on order. Twelve district governors took turns, each providing for the king's table for one month of the year, and Scripture says "nothing was lacking" (1 Kings 4:7, 27). The governors also supplied barley and straw for thousands of chariot horses. This was a well-run economy with a working system behind the wealth.

It also depended on peace. Before Solomon was even born, God told David, "his name will be Solomon, and I will grant to Israel peace and quiet during his reign" (1 Chronicles 22:9). His name comes from shalom, and his reign lived up to it. Solomon ruled everything west of the Euphrates and "had peace on all sides" (1 Kings 4:24). The wars of David's generation had ended, and Solomon's generation could finally build.

And the wealth did not stay in the palace. "Judah and Israel dwelt securely from Dan to Beersheba, each man under his own vine and his

own fig tree" (1 Kings 4:25). Ordinary families owned their land, worked it, and enjoyed its fruit without fear of having it taken. That is wealth preservation on a national scale. The prophets later used this same picture to describe the coming kingdom of God (Micah 4:4). Solomon's reign became Israel's lasting image of what a blessed nation looks like.

But the question still remains unanswered, how does a kingdom become this wealthy? We're told in 1 Kings 4 that Solomon "composed three thousand proverbs, and his songs numbered a thousand and five." He taught about everything from the great cedars of Lebanon to the hyssop growing out of a wall (1 Kings 4:32–33).

There's the answer to our question. The prosperity sprang forth from the wisdom. True value is found in godly wisdom.

Value is a concept found in the mind of human beings, and it is a result of our being made in God's image. When we make valuations, we imitate God. Six times in Genesis 1, God looked at what He had made and declared that it was good. Then He made man in His own image, and the verdict changed. "And God looked upon all that He had made, and indeed, it was very good" (Genesis 1:31). God was the first to assign value, and His valuation is the true standard. Ours are imitations of His. God brought value by creating. So do we because we image Him. The image of God is an economic reality, we exist to bring value to others.

Nothing has helped me understand the biblical frame of economic value like Myron Golden's four levels of value. In *B.O.S.S. Moves*, Myron teaches that there are four levels at which a person can bring value to the marketplace, and each level is rewarded more than the one below it. We see each of the four levels reflected in Solomon's kingdom.

LEVEL ONE

IMPLEMENTATION · *Your Muscle*

Implementation is your muscle. This is the first level, doing the work with your hands. Solomon's building projects needed an enormous labor force. He raised thirty thousand men from all Israel and sent them to Lebanon in shifts of ten thousand a month to cut timber. He also had seventy thousand carriers and eighty thousand stonecutters in the hill country (1 Kings 5:13–15). Implementation is honest and necessary work, but a man can only work as many hours as his body allows. Your muscle is limited by your own hours. Keep an eye on those thirty thousand men, by the way. They were conscripted, and Adoniram was in charge of the forced labor (1 Kings 4:6). That weight on the people's backs is going to matter later in this story.

LEVEL TWO

UNIFICATION · *Your Management*

Unification is your management. This is the second level, organizing the labor of others toward a common goal. Solomon had priests, secretaries, a recorder, a commander of the army, a man over the palace, and twelve district governors who supplied the king's table each month (1 Kings 4:1–19). Over the workers on the temple alone were 3,300 officers (1 Kings 5:16). One manager multiplies the output of many hands, so his value is greater than that of any single laborer. Management multiplies the hours of others.

LEVEL THREE

COMMUNICATION · *Your Message*

Communication is your message. This is the third level, conveying ideas and value to others. Solomon's three thousand proverbs and 1,005 songs traveled further than any chariot ever could. People "came from all nations to hear the wisdom of Solomon," sent by kings who

had heard of him (1 Kings 4:34). Communication moves people without coercion. It persuades, teaches, and draws others in. A message multiplies across minds. Solomon wrote his proverbs once, and they have been taught for three thousand years.

LEVEL FOUR

IMAGINATION · *Your Mind*

Imagination is your mind. This is the fourth and highest level, seeing what does not yet exist. God gave Solomon wisdom, great insight, and *rochav lev*, literally “breadth of heart,” which most translations render “breadth of mind” or “largeness of heart,” and it was “as measureless as the sand on the seashore” (1 Kings 4:29). A few verses earlier, the people of Israel are described as “as numerous as the sand by the sea” (4:20). The king’s inner capacity matched the size of the nation he was given to lead.

Remember what Solomon asked for at Gibeon? A *lev shomea*, a hearing heart. Now look at what God gave him. A *rochav lev*, a wide heart. The heart that learned to listen became a heart wide enough to imagine. And imagination shapes everything beneath it. Your mind is your greatest asset.

The biblical framework Myron Golden proposes here goes further than any business framework I’ve seen. Imagination is the level which most vividly demonstrates the image of God. Before there was anything to labor over, manage, or talk about, God conceived creation, spoke it into being, and declared it good. When a person imagines something valuable and brings it into existence, he is imitating his Creator more directly than at any other level because God’s creation exhibits all four levels.

Solomon’s kingdom was built from the top down. The temple was conceived in the heart, communicated as a plan, organized through his officers, and implemented by tens of thousands of workers. Yet the plan didn’t start with Solomon. When it was time to build, David

handed his son the plans and said, “All this the LORD made clear to me in writing from His hand, along with all the details of this plan” (1 Chronicles 28:19). God placed it in the heart of the king. Even the highest level of value is received before it is exercised.

So where does that leave you, the reader? You may never command thirty thousand men or feed ten thousand people at your table. But the principle doesn't change with the size of the kingdom. Remember, you are a king over your own domain. Whatever value you have brought into this world, you brought it at one of these four levels. Maybe you spent forty years implementing with your hands. Maybe you managed a crew, a department, or a family business. Maybe you taught, sold, preached, or persuaded. Maybe you dreamed up something that didn't exist until you built it. Every one of those levels is honorable, because every one of them reflects the God who works, orders, speaks, and creates.

Solomon himself said it, “Do you see a man skilled in his work? He will stand in the presence of kings; he will not stand before obscure men” (Proverbs 22:29). Skill creates value, and value opens doors.

Before we continue on, I need to make this point clear. Value created is not the same as value kept. Every hour you worked, every team you led, every word you spoke, and every idea you brought to life has been converted into something. A paycheck. A savings account. A retirement plan. A home. Your value now lives in some form. For the rest of this book, the question isn't how you earned it. The question is what you are keeping it in, and whether that form will hold.

The prophet Haggai described people who worked hard and never got ahead. He said, “the wage earner puts his wages into a bag with holes” (Haggai 1:6). Imagine forty years of muscle, management, message, and mind poured into a bag with holes. If you store the value you created in an inferior medium, it can be economically catastrophic.

Solomon understood this. The same wisdom that produced his wealth knew how to keep and even grow it. Wisdom first, then everything else. Before we look at how he preserved what he built, there is one more lesson in how he built it, and it begins in the field.





CUTTING DOWN CEDARS FOR THE TEMPLE

1 Kings 5 · Gustave Doré

CHAPTER THREE

BUILD THE FIELD BEFORE THE HOUSE



IMAGINE A YOUNG COUPLE who just landed their first good paying jobs. The first thing they do is buy a house a little bigger than they need. Then come two new vehicles to park in the driveway, the furniture to fill the rooms, and the payments to go along with all of it. Everything looks wonderful until one of those paychecks stops. Then the whole house starts to shake, because nothing underneath it was producing anything. It was all house and no field.

Solomon taught us to do this in the opposite order in Proverbs chapter 24,

Complete your outdoor work and prepare your field; after that, build your house.

PROVERBS 24:27

In Solomon's world everyone understood this verse. The field was what fed you. The house was where you lived. If you built the house first, you might have a beautiful place to sleep, but come winter there would be nothing on the table. The field had to be cleared, plowed, and planted before the house went up, because the field was what would pay for the house and keep it standing. Some scholars also read "build your house" as establishing a household, marrying and raising a

family. Either way the principle holds. Build what produces before you build what consumes.

This is exactly how Solomon built the most important building of his entire reign. Before a single stone was laid for the temple, he sent word to Hiram, king of Tyre. Hiram had the finest cedar in the world growing in Lebanon and the most skilled timber cutters to harvest it. Solomon asked for the cedar and told Hiram to name the wages for his men (1 Kings 5:6). Hiram agreed, and the two kings made a deal.

Now pay careful attention to how Solomon paid for the lumber. He gave Hiram twenty thousand cors of wheat as food for his household, plus twenty cors of pressed olive oil, and he did it year after year (1 Kings 5:11). That's more than a million gallons of wheat every single year! Where did all that wheat and oil come from? It came from the fields. Remember the families in Chapter 2, each under his own vine and his own fig tree? Their working land fed the king's table, and now it was paying for the house of God. Israel's field built Israel's house. Proverbs 24:27 was happening right there in the pages of history. The wisdom Solomon shares with us was lived out, he lived it and he knew it worked.

The preparation didn't stop with the timber. At the king's command, the workers quarried large, costly stones for the foundation and cut them to size before they ever reached Jerusalem (1 Kings 5:17). Scripture tells us the temple was built from stones finished at the quarry, so that "no hammer or chisel or any iron tool was heard in the temple while it was being built" (1 Kings 6:7). Most scholars connect that silence to reverence for the house of the LORD, and that's a fair interpretation. But it also paints a picture of wisdom in action again. The hard, noisy work was done in the right place, ahead of time, so that when the building went up it went up in peace.

Notice the order of the two houses as well. Solomon spent seven years building the temple (1 Kings 6:38). Only after that did he begin

his own palace (1 Kings 7:1). God's house came first. His own came second. Right order runs all the way through Solomon's building program, from the field to the foundation to the finished house.

That kind of order takes patience. Solomon wrote,

The plans of the diligent bring plenty, as surely as haste leads to poverty.

PROVERBS 21:5

The temple took seven years. Seven years of planning, cutting, carrying, and fitting before anyone could worship inside it. Haste wants the house now. Diligence prepares the field and waits. Solomon also wrote that "whoever gathers little by little will increase it" (Proverbs 13:11), and that "the one who works his land will have plenty of food, but whoever chases fantasies lacks judgment" (Proverbs 12:11). Little by little. Work your land. Don't chase fantasies. That's not very exciting advice, but it's how kingdoms get built.

Then Solomon points us to one of the smallest creatures on the earth to teach us one of the biggest lessons in this book,

Go to the ant, O sluggard; observe its ways and become wise. Without a commander, without an overseer or ruler, it prepares its provisions in summer; it gathers its food at harvest.

PROVERBS 6:6-8

Think about where we've been. In Chapter 2 we saw Israel making bricks in Egypt with taskmasters standing over them. We saw thirty thousand men conscripted to cut timber in Lebanon. The ant has none of that. No commander. No overseer. No ruler. Nobody tells her to work, and nobody tells her to save. She governs herself. In the summer, when food is everywhere and it would be easy to enjoy the sea-

son, she's preparing. At harvest, she's gathering. She is getting ready for a winter she can't see yet.

Most of us are going to get to a point in our lives where no boss is telling us what to do with our money. Nobody will force you to prepare. Nobody will make you save. You will be the commander, the overseer, and the ruler of your own field. So the question is whether you'll be as wise as the ant.

The ant stores. She doesn't just earn in the summer. She puts it somewhere so that it will still be there in the winter. That's where we're going next. Solomon has shown us how wealth is built. Wisdom first, value created and the field before the house. Now we need to ask what we're storing it in, because the ant's work in the summer only matters if the food is still good when winter comes.





CHRIST AND THE TRIBUTE MONEY

Matthew 22 · Gustave Doré

CHAPTER FOUR

HOLD HONEST MONEY



BEFORE WE CAN TALK about preserving the wealth we have acquired, we need to answer a question we rarely stop to ask. What is money?

Money is something we just presuppose most of our lives. For Americans, money is dollars. For the Japanese, money is yen. But saying “dollars are money” doesn’t answer the deeper question. What is money in principle? Economics textbooks have tried to answer that in great detail, but I don’t think it’s all that complicated. Money is simply the technology that human beings, made in God’s image, use to store their time and energy. That’s it. Money represents your time and energy. You store it in money like a battery, so you can exchange it for the fruits of the time and energy of other image bearers.

Solomon understood this, and he wrote several proverbs describing what a just and fair money should look like.

Dishonest scales are an abomination to the LORD, but an accurate weight is His delight.

PROVERBS 11:1

Honest scales and balances are from the LORD; all the weights in the bag are His concern.

PROVERBS 16:11

Differing weights and unequal measures—both are detestable to the LORD.

PROVERBS 20:10

Unequal weights are detestable to the LORD, and dishonest scales are no good.

PROVERBS 20:23

When the wisest man who ever lived says the same thing four times, we ought to pay attention.

In Solomon's day there were no coins. Money was silver and gold, and it was weighed. When you went to buy grain or oil, the merchant set a balance scale on his table and pulled his weights out of a small leather pouch tied at his belt. Those weights were called *avanim*, the Hebrew word for stones. They were shaped and measured to a standard, and when Solomon talks about "the weights in the bag" in Proverbs 16:11, the Hebrew literally says "the stones of the bag."

The cheating happened inside that bag. A dishonest merchant carried a second set of stones. One set was slightly heavy, and he used it when he was buying, so he walked away with more than he paid for. The other set was slightly light, and he used it when he was selling, so you walked away with less than you paid for. When Proverbs 20:10 says "differing weights," the Hebrew simply says "a stone and a stone." Two stones that looked exactly the same but didn't weigh the same. And the man on the other side of the scale had no way of knowing. He watched the pans balance, handed over his silver, and went home with less than he had paid for.

Remember what money is. It's stored time and energy. So every time those scales were rigged, the merchant was quietly stealing hours out of another man's life. No wonder God calls it an abomination.

This wasn't Solomon's idea. He was building on a law God gave Israel before they ever set foot in the promised land. Moses forbade two

differing weights in the bag and two differing measures in the house (Deuteronomy 25:13–14). The reason for this law was profound and had generational implications.

You must maintain accurate and honest weights and measures, so that you may live long in the land that the LORD your God is giving you. For everyone who behaves dishonestly in regard to these things is detestable to the LORD your God.

DEUTERONOMY 25:15–16

Notice the promise attached to honest weights. Live long in the land. God tied the length of Israel's stay in the promised land to the honesty of their scales. A nation that cheats on its measures is a nation living on borrowed time.

Notice the word “detestable” too. In Hebrew it's *to'evah*, the same word translated “abomination” in Proverbs 11:1. That's the word Scripture uses for idolatry (Deuteronomy 7:25), and for child sacrifice and witchcraft (Deuteronomy 18:9–12). God put the dishonest scale in the same category as the idol. Why would He do that? Because Solomon already told us whose scales they are. “Honest scales and balances are from the LORD.” The standard belongs to God. When a man shaves a little off his stone, he isn't just cheating his neighbor. He's putting his hand on something that belongs to God and adjusting it for his own gain. That's what idolatry is. Putting yourself where only God belongs.

So what did Solomon do with this wisdom? He stored his own wealth in an honest weight.

The weight of gold that came to Solomon each year was 666 talents, not including the revenue from the merchants, traders, and all the Arabian kings and governors of the land. King Solomon made two hundred large shields of hammered gold; six hundred shekels of gold went into each shield. He also made three hundred small shields of hammered gold; three minas of gold went into each shield. And the king put them in the House of the Forest of Lebanon.

1 KINGS 10:14–17

Solomon's wealth was measured in gold, a precious metal that has held its value for thousands of years. His annual income in gold alone was 666 talents, and that doesn't include the revenue from the merchants, the traders, and all the kings of Arabia.

So how much is 666 talents of gold? A talent weighed roughly 34 kilograms, or about 75 pounds. That means close to 25 tons of gold came to Solomon every year. In the troy ounces we use to price gold today, that's about 728,000 ounces. As I write this, gold is trading at around \$4,100 an ounce. That puts Solomon's yearly gold income at nearly three billion dollars. Every single year!

666

TALENTS OF GOLD A YEAR



About 25

TONS EACH YEAR

728,000

TROY OUNCES

~\$3 Billion

IN TODAY'S
DOLLARS

That may not sound like much in a world of trillion-dollar companies, but ancient Israel did not have sophisticated stock markets with inflated market caps and a fiat money printer sending equities higher and higher. Wealth was land, livestock, grain, oil, and metal. You either had it in your hand or you didn't. Most families lived off what their own fields produced, and a good year meant there was enough food left over to store. Into that world came roughly 25 tons of gold, year after year, to one man. That's more gold than many nations hold in their central bank vaults today. And none of it was a number on a screen or a valuation that could evaporate in a bad quarter. Every ounce was real. Scripture says silver became so plentiful that the king made it as common in Jerusalem as stones, and that silver was considered worthless in Solomon's day (1 Kings 10:21, 27). When silver is treated like gravel, you know you're looking at wealth the ancient world had never seen.

Now look at those shields. Six hundred shekels of gold were hammered into each of the two hundred large shields. A shekel weighed about 11.4 grams, so each large shield carried around 220 ounces of gold, roughly \$900,000 per shield. The three hundred smaller shields carried three minas each, about 55 ounces, or close to \$225,000 apiece. All together, Solomon hung roughly a quarter of a billion dollars in gold on the walls of the House of the Forest of Lebanon. He didn't put it there to spend it. He put it there to keep it.

When I converted Solomon's gold into dollars, the only number that changed was the dollar number. The gold didn't change at all. An ounce of gold weighed the same on Solomon's scales as it does on a jeweler's scale today. The six hundred shekels in each of those shields three thousand years ago are still six hundred shekels of gold. If you could carry Solomon's 666 talents across three thousand years and set them on your kitchen table, you would still be one of the wealthiest people alive. The weight held, and the wealth held with it.

But as is human nature, Israel fell into monetary debasement and fraud. About two hundred years after Solomon, the prophet Micah stood up in Jerusalem and delivered God's verdict,

Can I excuse dishonest scales or bags of false weights? For the wealthy of the city are full of violence, and its residents speak lies; their tongues are deceitful in their mouths.

MICAH 6:11-12

The bag of false weights was back. And it wasn't the poor man carrying it. It was the wealthy of the city. Now look at what God says comes next,

You will eat but not be satisfied, and your stomach will still be empty. You will try to save but will not preserve, and what you save I will give to the sword.

MICAH 6:14

You will try to save but will not preserve. Read that one more time, because it's the opposite of everything this book is about. A people who corrupt their money lose the ability to keep their wealth. They work, they save, they store, and it still slips through their fingers. That's the bag with holes from Chapter 2. Dishonest money and wealth preservation cannot live in the same house.

Isaiah saw the same thing in his day, and he described it with a picture God has burned into my heart,

Your silver has become dross; your fine wine is diluted with water.

ISAIAH 1:22

Dross is the worthless scum that floats to the top when you melt down metal. Isaiah is describing debasement. The silver still looked

like silver and the wine still looked like wine, but somebody had been mixing in cheaper stuff. And look at what sits right next to it in the very next verse. “Your rulers are rebels, friends of thieves. They all love bribes and chase after rewards. They do not defend the fatherless, and the widow’s case never comes before them” (Isaiah 1:23). Debased money and debased justice show up together in Scripture. And notice who gets hurt. The widow and the fatherless. The people with the least ability to protect themselves always pay the highest price when the money is corrupted.

But Isaiah doesn’t end there. God says, “I will thoroughly purge your dross; I will remove all your impurities. I will restore your judges as in days of old” (Isaiah 1:25–26). God is still in the business of restoring honest weights. The standard is His, and He will not let it be corrupted forever.

Every empire since has tried the same trick. Rome’s silver denarius started out nearly pure, and emperor after emperor quietly mixed in cheaper metal until, by the late third century, it was only a few percent silver. Germany’s mark became so worthless in 1923 that people burned it for heat. The U.S. dollar has lost more than 95 percent of its purchasing power since the Federal Reserve was created in 1913. Every one of them was a second stone in the bag. But gold is still gold.

So what does the second stone look like today? It isn’t sitting in a leather pouch on a merchant’s belt. Today the second stone is invisible. When a central bank creates new money out of nothing, every dollar already in circulation is quietly worth a little less. Your paycheck still says the same number. Your savings account still says the same number. The pans still look balanced. But the stone got lighter, and you didn’t see it happen. You only find out later, standing in the grocery store wondering why the same cart of food costs so much more than it did a few years ago. I’m not calling the teller at your bank a thief. I’m saying the system itself carries two stones in the bag, and the man on

the other side of the scale, the worker, the saver, the retiree on a fixed income, has no way of seeing it and no recourse to fix it from within the system.

That's why Solomon chose to store his wealth in something nobody could shave down. An honest weight is the same stone whether you're buying or selling, and the same stone whether it's Solomon's day or yours. That's what God delights in. The ancient wisdom of the Proverbs is undefeated. Solomon teaches us to measure our wealth by what it buys, not by an arbitrary number on a bank statement.

And Solomon didn't just hold honest money. He hung it on the walls of a house he built specifically to keep it. Where you hold your wealth matters as much as what you hold it in, and that's where we're going next.





JOSEPH INTERPRETING PHARAOH'S DREAM

Genesis 41 · Gustave Doré

CHAPTER FIVE

CUSTODY OF WEALTH



SOLOMON'S TEMPLE WAS A glorious building. Imagine the splendor of the interior overlaid with gold from floor to ceiling (1 Kings 6:22, 30). Such extravagance is hard to comprehend. However, it was not his largest building project. That honor goes to the House of the Forest of Lebanon. The temple measured sixty cubits long and twenty cubits wide. The House of the Forest of Lebanon measured a hundred cubits long, fifty cubits wide, and thirty cubits high (1 Kings 7:2). That's roughly 150 feet by 75 feet, with more than four times the floor space of the temple. It got its name from the forest of cedar pillars that held up the roof, four long rows of them, with cedar beams laid across the top and three rows of windows facing each other down the length of the hall (1 Kings 7:2–5). Walking into that building must have felt like walking into a grove of trees.

And what did Solomon keep in it? Gold, the hardest money of his time. The five hundred shields of hammered gold we looked at in the last chapter hung on its walls (1 Kings 10:17). Scripture tells us that “all the utensils of the House of the Forest of Lebanon were pure gold” (1 Kings 10:21). Generations later, the prophet Isaiah mentions the weapons stored there (Isaiah 22:8). This was the kingdom's armory and treasury in one. Solomon didn't bury his gold in a field or scatter it around the palace in a hundred different hiding places. He built a place for it. It had walls, it had a roof, it had an address, and Solomon knew exactly what was hanging inside.

Solomon wrote,

*Precious treasure and oil are in the dwelling of the wise,
but a foolish man consumes them.*

PROVERBS 21:20

Look at the two halves of that Proverb. The wise man's wealth has a place. It's in his dwelling. The fool's wealth has a fate. He consumes it. The Hebrew word there is *bala*, which literally means to swallow. It's the same word used when the ground opened up and swallowed Korah and his household (Numbers 16:32). The fool doesn't just spend his treasure. He swallows it whole, and it's gone.

Take heed of the pairing as well. Treasure and oil. Treasure is something you keep. Oil is something you use. You cooked with oil, lit your lamps with it, and anointed with it. The wise household has both. It has enough to live on today and enough set aside for tomorrow, and each one has its own place. The fool treats everything as oil. If it's there, he burns it.

So the first question this chapter asks is very simple. Where is your treasure? Does it have an intentional dwelling?

Solomon gives us a second question in another proverb,

*Be diligent to know the condition of your flocks; give
careful attention to your herds; for riches are not forever,
nor does a crown endure to every generation.*

PROVERBS 27:23–24

In Solomon's world, a man's flock was his wealth, and it was wealth that could wander off, get sick, or get stolen. A good shepherd counted his sheep. The law describes the flock passing "under the shepherd's rod" (Leviticus 27:32), the shepherd standing at the gate of the pen with his staff lowered, letting the animals through one at a time so he could see each one. He knew how many he had. He knew which ones

were healthy and which ones were limping. He didn't guess or fly by the seat of his pants.

Solomon goes on to explain why this sort of attention is worth the effort. When you take care of your flock, "the lambs will provide you with clothing, and the goats with the price of a field" (Proverbs 27:26). Wealth that's known and tended keeps producing. Wealth that's ignored drifts away one sheep at a time, and you don't notice until the pen is half empty.

Secondly, do you know the condition of your flock? Could you sit down at your kitchen table this afternoon and list every account, every policy, every property, and every asset you own, and tell me where each one is? A lot of people can't. They have a retirement plan from an old job they haven't looked at in years, a savings account at a bank they barely remember opening, and a life insurance policy with a beneficiary who might not even be the right person anymore. That's a flock wandering in the hills with no shepherd counting.

The third question may be the most consequential, who is holding it?

Solomon could walk into the House of the Forest of Lebanon, put his hand on a shield, and feel the weight of the gold. Most of us today don't own wealth like that. We own a statement that says we own something. A brokerage statement, a bank balance, a fund share, a line on a website. That's not necessarily wrong, but it's important to understand the difference between holding an asset and holding a claim on an asset. An asset is the thing itself. A claim is a promise from someone else that the thing is there and that they'll give it to you when you ask for it. A claim is only as good as the one making the promise.

When you deposit money in a bank, legally that money becomes the bank's money. You become a lender to the bank, and what you hold is the bank's promise to pay you back. Most of the time that

promise is kept, and deposit insurance backs it up to a limit. But it's still a promise, not a shield on your wall.

Scripture shows us what happens when the storehouse belongs to someone else. During the seven good years in Egypt, Joseph gathered a fifth of the harvest into Pharaoh's storehouses (Genesis 41:34–36). Joseph's planning saved the ancient world from starvation, and that's a story of wisdom in its own right. But look at it from the Egyptian farmer's side. When the famine came, the surplus of his own fields was sitting behind someone else's walls. To get it back, the people paid with their money. When the money ran out, they paid with their livestock. When the livestock ran out, they said to Joseph, "Buy us and our land in exchange for food" (Genesis 47:19). By the end of the famine, Pharaoh owned the land of Egypt and the people who farmed it. Whoever holds the storehouse in the good years holds the power in the bad ones.

Compare that to the picture of Solomon's kingdom we saw in Chapter 2, every man under his own vine and his own fig tree. That's what it looks like when a family holds its own wealth.

None of this means you should pull every dollar out of the bank and dig a hole in your backyard. That would be its own kind of foolishness. It means you should know which of your holdings are assets and which are claims, know who stands behind each claim, and make sure at least some of what you've built is held in a form that doesn't depend on someone else's promise.

That brings us to the question of timing, and Solomon gives us one of the most practical verses in the whole book of Proverbs,

The prudent see danger and take cover; the simple keep going and suffer the consequences.

PROVERBS 27:12

It shows up almost word for word in Proverbs 22:3 as well. The Hebrew word for “take cover” is *satar*, which means to hide, conceal, or shelter. The prudent man sees the storm clouds and gets under a roof. The simple man sees the same clouds and keeps walking down the road. Both saw the danger. Only one of them acted on it.

Notice when the prudent man takes cover. When he sees the danger, not when it arrives. You don’t build a storm cellar while the tornado is crossing the field behind your house. You don’t buy fire insurance when the kitchen is already in flames. The time to put your wealth somewhere safe is while the sky is still clear enough to see what’s coming. Once the storm hits, everybody is running for the same shelter, and the doors are closing.

Now I need to be careful here, because there’s a danger on the other side of this too. Generations after Solomon, the Assyrian army was threatening Jerusalem, and the people of Judah did everything a prudent people should do. Isaiah says they “looked to the weapons in the House of the Forest.” They counted the houses, reinforced the wall, and built a reservoir to store water for a siege. Then God says this,

But you did not look to the One who made it, or consider the One who planned it long ago.

ISAIAH 22:11

It was the same building! The House of the Forest of Lebanon, Solomon’s great storehouse, had become the thing the people trusted instead of God. They checked the armory but forgot the Lord.

Solomon knew this. He’s the one who wrote, “Unless the LORD builds the house, its builders labor in vain,” and that unless the LORD guards the city, the watchmen stay awake for nothing (Psalm 127:1). The same man who built the most secure storehouse in Israel told us that no storehouse is secure without God.

Furthermore, the word *satar*, to take cover, shares its root with a word the psalmist uses in one of the most beloved promises in Scripture. “He who dwells in the shelter of the Most High will abide in the shadow of the Almighty” (Psalm 91:1). That word “shelter” is *seter*, from the same root. Wisdom tells you to take shelter when you see danger coming. But your ultimate shelter is never a building, a vault, or a bank. It’s the Lord Himself.

So be prudent. Know your flock. Give your treasure a dwelling. Know who holds the key. Take cover before the storm. And then rest in the shadow of the Almighty, because He’s the only shelter that has never failed.

One more thing before we move on. Even Solomon didn’t keep everything in one house. While the shields hung on the walls in Jerusalem, his ships were out on the open sea. A safe place for your wealth is wise. Putting all of it in that one place is another matter, and that’s where we’re going next.





SAINT PAUL SHIPWRECKED

Acts 27 · Gustave Doré

CHAPTER SIX

MANY SHIPS, ONE VAULT



WHILE THE GOLD SHIELDS hung quietly on the walls of the House of the Forest in Jerusalem, Solomon's ships were somewhere out on the open sea.

King Solomon also assembled a fleet of ships at Ezion-geber, which is near Eloth in Edom, on the shore of the Red Sea.

1 KINGS 9:26

Israel was not a seafaring nation. They were farmers and shepherds. So Solomon did what wise men do when they lack a skill. He partnered with someone who had it. Hiram, king of Tyre, sent his servants, "sailors who knew the sea," to work alongside Solomon's men (1 Kings 9:27). The Phoenicians were the greatest sailors of the ancient world, and now they were crewing Israel's ships. Solomon understood the concept of leverage. Using the skills of others to build and preserve his wealth.

Remember how Solomon paid Hiram back in Chapter 3? With wheat and olive oil from the fields of Israel. Put those pieces together and you can see the whole system. The fields produced grain. The grain paid for the partnership. The partnership crewed the ships. And the ships brought back gold. On one voyage to a place called Ophir, the fleet returned with four hundred and twenty talents of gold for King

Solomon (1 Kings 9:28). That's more than fourteen tons of gold from a single expedition.

Then there was the long-haul fleet Solomon employed,

For the king had the ships of Tarshish at sea with Hiram's fleet, and once every three years the ships of Tarshish would arrive bearing gold, silver, ivory, apes, and peacocks.

1 KINGS 10:22

Okay, I get it, the apes and peacocks were not hard money. Solomon wasn't above a few luxuries. But look at the rest of the cargo. Gold, silver, and ivory. Durable, scarce, valuable things that could be carried across an ocean and still be worth just as much on the other side. The ivory became Solomon's great throne, "overlaid with pure gold" (1 Kings 10:18). The gold became shields, cups, and utensils in the House of the Forest. The silver became so plentiful in Jerusalem that nobody bothered counting it.

Solomon had many sources of income. His fields, his trade routes, the tolls paid by merchants passing through his territory, and the gifts brought by kings who came to hear his wisdom (1 Kings 10:15, 25). But every one of those streams flowed toward the same destination. They all ended up as hard money in a secure house. Solomon diversified his methods of acquiring the hardest money of his day.

Now consider carefully what Solomon wrote, possibly while watching those ships sail out of the harbor,

Cast your bread upon the waters, for after many days you will find it again. Divide your portion among seven, or even eight, for you do not know what disaster may befall the land.

ECCLESIASTES 11:1-2

The word “cast” is *shalach*, which means to send. Send your bread upon the face of the waters. Many scholars believe Solomon is describing exactly what his fleet did, sending grain out across the sea in trade and waiting for the return. You don’t eat that bread today. You send it out, you wait, and after many days it comes back to you as something more.

Notice the phrase “after many days.” The ships of Tarshish came home once every three years. Three years! Solomon sent out a fleet knowing he wouldn’t see a single ounce of the return for three years. We live in a world where people check their portfolio on their phone ten times a day. Solomon checked his once every thirty-six months. Solomon had a low time preference because he knew his wealth operating system was functioning as planned. He planned the work and worked the plan.

Solomon continues writing, “Divide your portion among seven, or even eight.” Why? Because you do not know what disaster may come. Solomon didn’t send one ship. He sent a fleet. He didn’t depend on one source of income. He had many. Any single ship could go down in a storm, but a fleet keeps coming home.

A few generations after Solomon, King Jehoshaphat tried to rebuild the same operation. “Jehoshaphat built ships of Tarshish to go to Ophir for gold, but they never set sail, because they were wrecked at Ezion-geber” (1 Kings 22:48). Second Chronicles tells us why. Jehoshaphat had partnered with Ahaziah, the wicked king of Israel, and God broke the ships apart (2 Chronicles 20:35–37). Solomon partnered with a man who knew the sea. Jehoshaphat partnered with a man who didn’t know God. Who you send your ships out with matters.

Jehoshaphat may have lost his ships, but he didn’t lose the gold that was already in Jerusalem. The ventures are where the risk lives. Ships sink. Businesses fail. Jobs end. Markets crash. That’s exactly why Solomon tells you to have more than one. But the gold sitting in the

vault doesn't sail anywhere. It isn't exposed to the weather. The engines carry the risk so the vault doesn't have to.



Diversify your engines. Consolidate your store.



This is the paradigm Solomon's strategy teaches us: diversify your engines, consolidate your store.

Your engines are the things that produce. Your work, your skills, a business, a rental property, a vineyard. In Chapter 2 we talked about the four levels of value. Those are engines too. You want more than one, because you don't know which storm is coming. Some of them will produce cash flow, and cash flow has its place. You need oil for your lamps, as we saw in the last chapter.

But the store is different. The store is where the returns go to be kept. And this is where the modern world gets things backward. Most of what people today call diversification is just owning many different claims that are all measured in the same currency. Stocks, bonds, funds, and accounts can all look like seven or eight portions on a statement. But if every one of them is denominated in a money that's quietly losing its value, then every portion is sailing on the same ship. When that ship takes on water, the whole fleet goes down together.

Solomon's fleet brought home gold, silver, and ivory. It didn't bring home promises. If you want to divide your portion the way Solomon did, at least one portion needs to sit outside the system you're worried about, in something nobody can print.

Solomon also gives a warning in the opposite direction,

He who watches the wind will fail to sow, and he who observes the clouds will fail to reap.

ECCLESIASTES 11:4

Some people hear all this and freeze. They wait for the perfect moment. They watch the price of gold go up and say they'll buy when it comes back down. They watch it come down and say they'll wait until it bottoms out. Years go by and they never sow anything. Solomon says that man will never reap. A farmer who waits for perfect weather never plants a crop.

So what's the solution to this analysis paralysis? Two verses later, Solomon gives us the answer,

Sow your seed in the morning, and do not rest your hands in the evening, for you do not know which will succeed, whether this or that, or if both will equally prosper.

ECCLESIASTES 11:6

Morning and evening. Keep sowing. You don't know which will succeed, so you don't try to time it. You just keep sending the bread out on the waters and keep bringing the gold home. Little by little, voyage after voyage, the vault fills up.

That's how the wealthiest man in the ancient world built his treasury. He didn't make one brilliant move. He built a system. Fields that fed partnerships, partnerships that crewed ships, ships that brought home hard money, and a house built to keep it. And he let that system run for years.

But every system has weak points. A ship can be wrecked in the harbor. A vault can be plundered. And some of the greatest threats to your wealth don't come from storms at sea at all. They come from much closer to home.





THE RETURN OF THE PRODIGAL SON

Luke 15 · Gustave Doré

AVOID THE THREE WEALTH KILLERS

AFTER TWENTY YEARS OF building the temple and the palace, Solomon had a bill to settle. Hiram, king of Tyre, had supplied him with all the cedar, cypress, and gold he wanted. So Solomon gave Hiram twenty towns in the land of Galilee (1 Kings 9:10–11). Hiram came down to look at them, and he wasn't impressed. "What are these towns you have given me, my brother?" he asked. Then he called them the land of Cabul, which sounds like the Hebrew for "good for nothing" (1 Kings 9:12–13). And the very next verse tells us, "Hiram had sent the king 120 talents of gold" (1 Kings 9:14).

The text doesn't use the word "loan," but many scholars believe those twenty towns were how Solomon covered what he owed Hiram for the gold. Think about what that means. The land of Israel was not Solomon's to trade away. God had said, "The land must not be sold permanently, because it is Mine" (Leviticus 25:23). Every one of those towns belonged to a tribe's inheritance. And the richest man in the world handed a piece of the promised land to a foreign king to settle his account. Second Chronicles suggests the towns eventually came back to Israel (2 Chronicles 8:2), but the lesson stands. When you owe, the lender gets a say in what you have to give up.

Solomon wrote about this better than anyone,

Do not wear yourself out to get rich; be wise enough to restrain yourself. When you glance at riches, they are gone, for they surely sprout wings and fly into the sky like an eagle.

PROVERBS 23:4-5

Wealth has wings. You look at it, you look away, and when you look back it's gone. Throughout Proverbs, Solomon names three of the most common ways it flies off. Debt, surety, and haste. Let's take them one at a time.

THE FIRST KILLER

DEBT

The rich rule over the poor, and the borrower is slave to the lender.

PROVERBS 22:7

The Hebrew word for slave there is *eved*. It's the same ordinary word used for the Israelites in Egypt. Solomon didn't soften it. He didn't say the borrower is a little inconvenienced, or a little limited. He said the borrower is a slave.

In ancient Israel, debt was something you walked into on purpose. Today, debt is the water we swim in. When a bank makes a loan, it doesn't hand out money it already had sitting in a vault. It creates brand-new money and puts it in the borrower's account. When the government needs more money, it issues more debt, and the central bank buys a large share of it with money it creates. Almost every dollar in your wallet exists because somebody, somewhere, borrowed it into existence. The money supply can only grow if the debt grows. Our money and our debt are two sides of the same coin.

That changes everything about how the system treats you. A system built on debt needs borrowers. So it rewards them. Zero percent financing. Buy now, pay later. Credit cards that pay you points for spending money you don't have. In our fiat monetary system you are paid to borrow and charged to save.

And whether you've signed a loan or not, you're already in it. As I write this, the United States owes more than forty trillion dollars. That's more than \$116,000 for every man, woman, and child in the country. The borrower is slave to the lender, and an entire nation has become the borrower and you have no choice in the matter.

So what does wisdom do inside a system like that? There are two ways to get it wrong. The first is to pretend the system isn't there. That's the man who keeps all his savings in a bank account, doesn't owe a dime, and slowly loses ground to inflation anyway. The second is to jump in with both feet. He says, "If the system rewards debt, I'll borrow as much as I can and let inflation pay it off." For a while it may even work. Then the interest rate resets, the job ends, the market drops, or he gets sick, and the lender comes to collect. That man found out Proverbs 22:7 was still true. He thought he was using the debt, but the debt was using him.

Solomon's question isn't whether you owe anything. It's who is master. Debt that pays for things you consume is the fool swallowing his treasure, as we saw in Chapter 5. It's spending next year's harvest on this year's party. Debt taken on carefully to build an engine, a business, a farm, a home you can actually afford, on terms that can't sink you if the storm comes, is a different thing. But even then, the aim is to be free of it. Moses described God's blessing on Israel this way. "You will lend to many nations, but borrow from none" (Deuteronomy 28:12). Paul said it even more simply. "Owe no one anything, except to love one another" (Romans 13:8).

Solomon never borrowed to fill his vault. The gold in the House of the Forest came from fields and ships and wisdom, not from a lender. If you have to borrow to buy it, you don't own it. The lender does.

THE SECOND KILLER

SURETY

Surety means putting yourself on the hook for somebody else's debt. Today we call it co-signing. Solomon had strong words for it,

Do not be one who shakes hands in pledge or puts up security for debt. If you lack the means to pay, your very bed will be taken from under you.

PROVERBS 22:26–27

Your very bed. Not your extra land or your spare livestock. The bed you sleep in at night. Yikes! Solomon is saying that when you co-sign, you have just put everything you own behind someone else's choices.

He was so serious about it that he told you exactly what to do if you've already done it. "Go, humble yourself, and press your plea with your neighbor. Allow no sleep to your eyes and no slumber to your eyelids. Free yourself like a gazelle from the hand of the hunter, like a bird from the snare of the fowler" (Proverbs 6:3–5). Solomon uses strong words of urgency, get out of that commitment immediately.

This one hits close to home for a lot of grandparents. A son needs a car. A granddaughter wants an apartment. The bank says they need a co-signer. Think about why the bank says that. The bank looked at the borrower and decided it couldn't trust him to repay. That's what a lender is telling you when it asks for a co-signer. And now they want to move that risk from their books onto your bed. If you want to help your family, and you should, give what you can afford to give. Solomon praises generosity, and we'll talk about it in Chapter 9. But a

gift costs you only what you give. But a co-signed loan can cost you your very bed!

When you apply this wisdom to the fiat monetary system, you can see why it's such a broken paradigm. In a debt-based system, every taxpayer is already a co-signer. Nobody asked you to shake hands on that forty trillion dollars, but your income and your savings stand behind it. You can't refuse that pledge. That's exactly why you need to protect what you can.

THE THIRD KILLER

HASTE

A faithful man will abound with blessings, but one eager to be rich will not go unpunished.

PROVERBS 28:20

A stingy man hastens after wealth and does not know that poverty awaits him.

PROVERBS 28:22

Notice that the hasty man doesn't see it coming. He is so focused on getting rich quickly that he walks right past the warning signs. Solomon put it another way in Proverbs 19:2. "Even zeal is not good without knowledge, and he who hurries his footsteps will miss the way."

In a debt-based world, haste and debt work together. Borrowed money is what lets a man hurry. He can't wait to save up, so he leverages up. He hears about the hot tip, the sure thing, or the sure thing bet on the prediction market, and he doesn't have the money, so he borrows it. Leverage is haste on credit, and it's devastating.

When someone tells you that you have to decide today, slow down. The ships of Tarshish took three years to come home. Real wealth has

never needed you to sign before you've had time to think. Urgency is the favorite tool of the man who doesn't want you to look too closely. Anyone selling you something worth having will still be selling it next week.

Look at all three killers together and you'll see they have something in common. Debt spends your future income today. Surety pledges your future to someone else's choices. Haste tries to grab tomorrow's returns this afternoon. All three are ways of stealing from your own future. The ant in Chapter 3 did the opposite. She worked in the summer for a winter she couldn't see yet.

None of these wealth killers usually shows up on its own, they are a diabolical team. Somebody recommends them. A salesman, a friend, a relative, or the voice in your own head telling you there's no time to waste. Which is why the next thing Solomon teaches us is who to listen to, and how to test what they tell you.





SOLOMON RECEIVES THE QUEEN OF SHEBA

1 Kings 10 · Gustave Doré

TEST EVERY COUNSELOR



BUILDING AND PRESERVING WEALTH is not a solo project. Solomon had a massive team around him and employed many counselors of various kinds. The quality of the advice we receive from those close to us can make or break the wealth we worked our whole lives to attain. Therefore it is absolutely vital to know how to give counsel, and how to test it.

The best illustration of this in Solomon's whole life comes from a woman who didn't believe a word she'd heard about him.

Now when the queen of Sheba heard about the fame of Solomon concerning the name of the LORD, she came to test him with difficult questions.

1 KINGS 10:1

Sheba was most likely in the southwest corner of Arabia, in the region of modern-day Yemen. That's well over a thousand miles from Jerusalem, across desert, by camel. A trip like that took months. And she didn't come quietly. She arrived with a great caravan, camels loaded with spices, gold, and precious stones (1 Kings 10:2). This was a queen with real wealth and real responsibility, and she wasn't about to take anyone's word for anything.

She had heard about the fame of Solomon "concerning the name of the LORD." His reputation wasn't just that he was smart or rich. It was

tied to the God he served. This intrigued her deeply and she came to test the claims to see if they were actually so.

The phrase “difficult questions” is the Hebrew word *chidot*. It means riddles, puzzles, hard sayings. She didn’t come with softball questions to patronize Solomon. She came with the hardest questions she could think of, the kind designed to find out whether a man’s reputation was real or just good marketing. Scripture says she “spoke with him about all that was on her mind” (1 Kings 10:2). Everything. She held nothing back.

Look at how Solomon responded,

And Solomon answered all her questions; nothing was too difficult for the king to explain to her.

1 KINGS 10:3

The Hebrew there literally says that nothing was hidden from the king. No question was off limits. No topic made him change the subject. He didn’t get defensive, he didn’t tell her she wouldn’t understand, and he didn’t pressure her to make a decision before she had her answers. He let himself be examined.

Real wisdom doesn’t fear questions or hide from difficulty or discomfort. A counselor who knows what he’s talking about welcomes hard questions, because they give him a chance to prove it. It’s the unskilled counselor who gets nervous. When you ask a hard question and the person across the table dodges it, changes the subject, or tells you not to worry about the details, pay attention. Solomon had nothing to hide, so he hid nothing.

But the Queen wasn’t satisfied with just his answers. Pay careful attention to what she does in 1 Kings chapter 10,

When the queen of Sheba saw all the wisdom of Solomon, the palace he had built, the food at his table, the seating of his servants, the service and attire of his attendants and cupbearers, and the burnt offerings he presented at the house of the LORD, it took her breath away.

1 KINGS 10:4-5

She looked around. She watched how he ran his house. She looked at his table, his servants, his staff, and his worship. She didn't just listen to what Solomon said. She looked at what his life produced. And after looking, here's what she said,

The report I heard in my own country about your words and wisdom is true. But I did not believe it until I came and saw it with my own eyes. Indeed, not even half was told to me.

1 KINGS 10:6-7

I love that line. I did not believe it until I came and saw it with my own eyes. She had heard the report, and the report turned out to be true. But she didn't know it was true until she checked for herself. And when she finally did verify it, it was far greater than she could have even imagined!

She exclaimed, "How blessed are your men! How blessed are these servants of yours who stand before you continually and hear your wisdom!" (1 Kings 10:8). The first thing she praised after Solomon's wisdom was how well his people were doing. If you want to know what a man is really like, look at the people who work for him. Look at the people who've been around him the longest. They'll tell you more than his own words could ever communicate.

So from the Queen of Sheba's visit we get three simple tests for any counselor in your financial life.

- ♦ First, go to the source.

She didn't settle for rumors. She traveled to see for herself. Don't make major decisions based on an ad, a radio spot, or what your brother-in-law said at Thanksgiving. Go look. Read the documents. Ask to see it in writing and really do your own research. Make sure you understand what you're getting yourself into.

- ♦ Second, ask the hard questions.

Ask everything that's on your mind, especially the things that make you uncomfortable. How do you get paid? What does this cost me, all in? What happens if I want out? Who actually holds what I'm buying? An honest counselor will answer every one of those plainly. If the answers are vague, the counsel probably is too.

- ♦ Third, look at the fruit.

Look at how they treat people. Look at their track record over years, not just their best story. Look at the people who've worked with them the longest. Wisdom shows up in a life well lived very vividly and plainly.

Solomon gives us the same tests in his own proverbs. "The simple man believes every word, but the prudent man watches his steps" (Proverbs 14:15). The simple man hears a good pitch and he's sold. The prudent man hears the same pitch and starts asking questions.

"The first to state his case seems right until another comes and cross-examines him" (Proverbs 18:17). Whoever talks to you first always sounds convincing. That's why you never make a big decision after hearing only one side. Get a second opinion. Let someone else cross-examine what you've been told.

"Plans fail for lack of counsel, but with many advisers they succeed" (Proverbs 15:22). And again, "For lack of guidance, a nation falls, but with many counselors comes deliverance" (Proverbs 11:14). Notice the

word *many*. Solomon doesn't say find one guru and do whatever he says. He says surround yourself with a number of wise voices, so their counsel can check each other.

And be careful which voices you let in. "He who walks with the wise will become wise, but a companion of fools will be destroyed" (Proverbs 13:20). The people you listen to shape the person you become, and they shape your finances too.

Solomon also warns about the person who would flatter you. "A man who flatters his neighbor spreads a net for his feet" (Proverbs 29:5). Flattery is a hunter's tool. The man who tells you everything you want to hear is laying a net. Compare him to the friend in Proverbs 27:6. "The wounds of a friend are faithful, but the kisses of an enemy are excessive." A true counselor will sometimes tell you what you don't want to hear. He'll tell you no. He'll tell you to wait. He'll tell you that you can't afford it. Those words may sting, but they're faithful.

After the Queen of Sheba tested Solomon, look at where her heart went,

*Blessed be the LORD your God, who has delighted in you
to set you on the throne of Israel.*

1 KINGS 10:9

Solomon's wisdom pointed her past Solomon to God. That's the mark of a truly wise counselor. He doesn't make you dependent on him. He points you to the source of wisdom itself.

A thousand years later, Jesus brought up this very story. He said, "The Queen of the South will rise at the judgment with this generation and condemn it; for she came from the ends of the earth to hear the wisdom of Solomon, and now One greater than Solomon is here" (Matthew 12:42). She crossed a desert to test the wisdom of a man. Jesus is the Wonderful Counselor (Isaiah 9:6). Paul tells us that in Christ

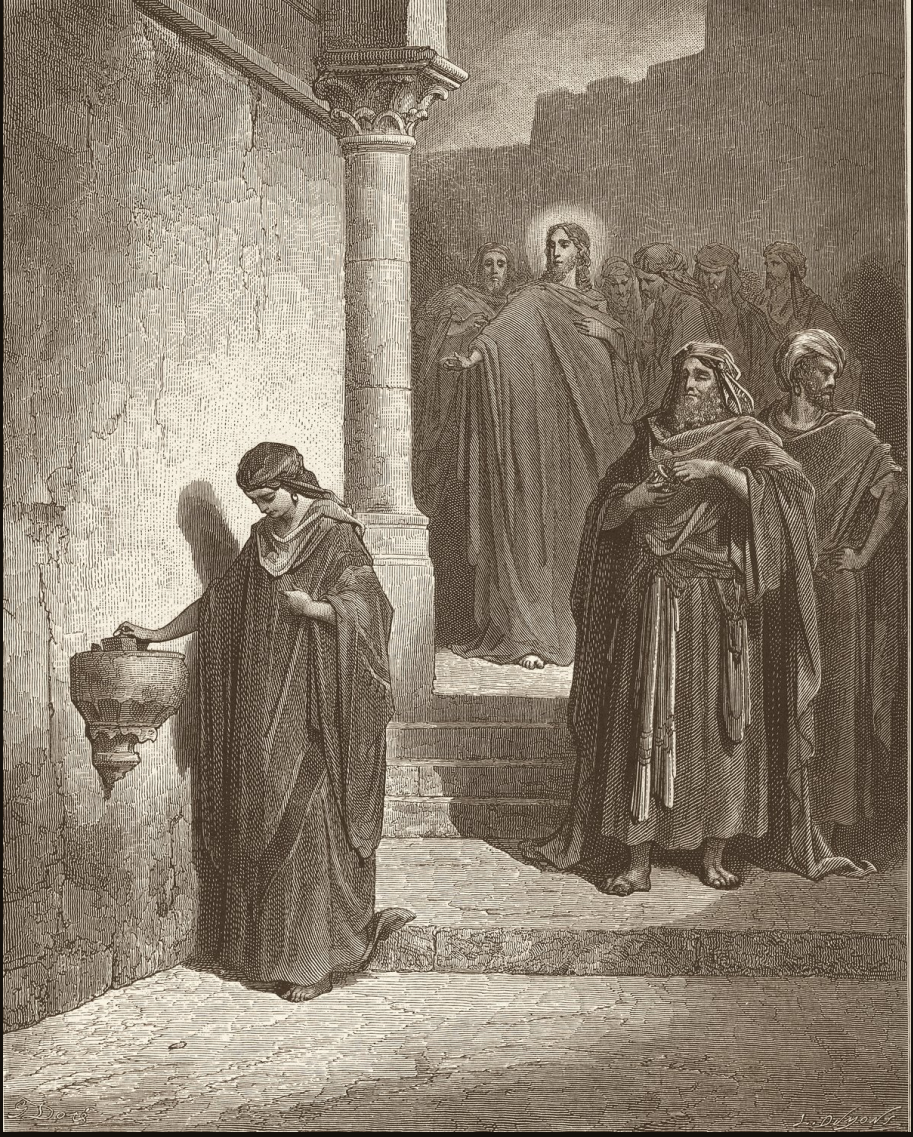
“are hidden all the treasures of wisdom and knowledge” (Colossians 2:3).

Remember Chapter 1, where Solomon told us to search for wisdom like hidden treasure? Here’s where the treasure is hidden. Solomon hid nothing from the Queen. Christ hides His treasures so that we will come and search them out. If the Queen was willing to travel a thousand miles to hear Solomon, how much more should we be willing to open the Scriptures and seek out the One who is greater than Solomon?

This fascinating story ends like this, “King Solomon gave the queen of Sheba all she desired, whatever she asked, besides what he had given her out of his royal bounty” (1 Kings 10:13). She came with gifts, and she left with even more than she brought. That’s what good counsel does. You should walk away from a wise counselor richer than you came, not poorer.

Solomon gave out of his abundance, he did not just hoard his riches. Solomon had learned to acquire, keep, and protect wealth but was also a man with an open hand. That’s where Solomon’s story takes us next.





THE WIDOW'S MITE

Mark 12 · Gustave Doré

GIVE FROM THE FIRSTFRUITS



THE TEMPLE WAS FINISHED after seven years of planning, cutting, carrying, and widespread hard skillful labor. The ark of the covenant had been carried into the Most Holy Place, the glory of the LORD had filled the house so thickly that the priests couldn't stand to minister (1 Kings 8:10–11), and Solomon had knelt before the altar with his hands spread out toward heaven and prayed. This momentous occasion called for a spectacular offering.

*And Solomon offered as peace offerings to the LORD
22,000 oxen and 120,000 sheep. So the king and all the
Israelites dedicated the house of the LORD.*

1 KINGS 8:63

Twenty-two thousand oxen. A hundred and twenty thousand sheep. The offering was so large that the great bronze altar couldn't hold it all, so Solomon consecrated the middle of the courtyard in front of the temple and used the whole space (1 Kings 8:64). The giving literally overflowed the altar.

These were peace offerings. In the law of Moses, a peace offering was different from other sacrifices. Part of it was burned on the altar for the LORD, part went to the priests, and the rest was eaten by the worshipers in a meal before God (Leviticus 7:11–15). The hundred and forty-two thousand animals were more than a sacrifice, it was a feast of exuberant joy. The celebration lasted seven days, then seven more

days, fourteen days in all, with a vast assembly that came from as far north as Lebo-hamath and as far south as the Brook of Egypt (1 Kings 8:65). Solomon's offering to God became a banquet for the whole nation.

The festivities end on a high note,

On the following day he sent the people away. They blessed the king and went to their homes, joyful and glad of heart for all the good that the LORD had done for His servant David and for His people Israel.

1 KINGS 8:66

Joyful and glad of heart. That's what generosity produced. The wealthiest man in the world gave on a scale nobody had ever seen, and the result was a nation that went home rejoicing.

Solomon learned this from his father. Before David died, he gathered the leaders of Israel and gave to the temple out of his own personal treasure. He gave 3,000 talents of gold from Ophir and 7,000 talents of refined silver (1 Chronicles 29:3–4). That's about four and a half years' worth of Solomon's annual gold income from Chapter 4, given in one day by one man. Then the leaders of Israel followed his example and gave 5,000 talents of gold more (1 Chronicles 29:7). And Scripture says, "The people rejoiced at the willing response of their leaders, for they had given freely and wholeheartedly to the LORD. And King David also rejoiced greatly" (1 Chronicles 29:9).

Then David prayed one of the most important prayers about money in all of Scripture,

But who am I, and who are my people, that we should be able to give as generously as this? For everything comes from You, and we have given You only what comes from Your hand.

1 CHRONICLES 29:14

Every good gift comes from God our Father. Solomon grew up watching his father pour out gold for a house he would never live to see built. When you understand that everything comes from God's hand, giving stops feeling like losing something. You're just handing the Owner back a portion of what He already put in your hand.

Solomon put that same truth into a proverb,

Honor the LORD with your wealth and with the firstfruits of all your crops; then your barns will be filled with plenty, and your vats will overflow with new wine.

PROVERBS 3:9-10

Firstfruits is the Hebrew *reshit*, the first, the beginning, the best. When an Israelite farmer saw the first grain ripening in his field, he didn't wait to see how big the harvest would be before deciding what to give. He brought the first of it to God before the rest was even in (Exodus 23:19). Essentially he was saying, "I don't know yet how this harvest will turn out, but I know who it comes from, and He gets the first portion, not the leftovers."

Most of us do it the other way around. We pay the bills, cover the groceries, set aside a little for savings, and then see what's left for God. Solomon says to turn that upside down. Give first.

Proverbs 3:10 isn't a vending machine where you put in a dollar and get ten back. Proverbs are wise patterns, not guaranteed formulas. But the pattern is real. The man who honors God first is a man whose priorities are in order, and a man whose priorities are in order tends to manage everything else well too.

Solomon describes that pattern in another proverb,

One gives freely, yet gains even more; another withholds what is right, only to become poor. A generous soul will prosper, and he who refreshes others will himself be refreshed.

PROVERBS 11:24–25

The word “refreshes” comes from a Hebrew word for watering. He who waters will himself be watered. Think of a field in a dry land. The farmer who lets the water flow through his land into his neighbor’s field ends up with soil that stays alive. The man who dams it all up for himself ends up with a stagnant pond.

Kindness to the poor is a loan to the LORD, and He will repay the good deed.

PROVERBS 19:17

In Chapter 7 we saw that the borrower is slave to the lender, and that our whole system runs on debt. But here’s the one loan in Scripture that God commends. When you give to the poor, you’re lending to the LORD. And God is the only borrower in the universe who has never defaulted.

Wait a minute, isn’t this whole book about storing up wealth? The ant stores. The wise man keeps treasure in his dwelling. Solomon hung gold on his walls. How does that fit with generosity? Isn’t storing wealth just a nice word for being greedy?

Solomon answers that himself, and his answer is the dividing line of this whole book,

There is a grievous evil I have seen under the sun: wealth hoarded to the harm of its owner, or wealth lost in a bad venture; when he fathers a son, there is nothing left for him.

ECCLESIASTES 5:13–14

There's a difference between storing and hoarding. Storing has a purpose. The ant stores for the winter. Joseph stored for the famine. You store for your family, your future, and your ability to help others when hard times come. Hoarding has no purpose beyond itself. It's wealth kept for the sake of keeping it, and Solomon says it harms the very person holding it.

Jesus told a story that draws the line even more clearly. A rich man had a harvest so big that his barns couldn't hold it, so he said, "I will tear down my barns and build bigger ones, and there I will store up all my grain and my goods. And I will say to myself, 'You have plenty of good things laid up for many years. Relax! Eat! Drink! Be merry!'" But God said to him, "You fool! This very night your soul will be required of you." Then Jesus said, "This is how it will be for anyone who stores up treasure for himself but is not rich toward God" (Luke 12:18–21).

Now compare that to Proverbs 3:10. Both passages talk about barns filled to overflowing. The difference is the heart of the man who owns them. One man honored God first and his barns were filled. The other man filled his barns to honor himself and lost everything in a night. Storing isn't the problem. Storing for yourself alone is. The same gold that sits in your vault can be a tool for your family and God's kingdom, or it can be the idol that owns you. The open hand makes the difference. Remember Jesus said, "Do not store up for yourselves treasures on earth, where moth and rust destroy, and where thieves break in and steal" (Matthew 6:19). Do not store up treasure for yourself, but do store up treasure for others.

That's also why generosity is one of the best ways to protect your wealth. Not because it's a magic trick, but because it keeps money in its place. A man who regularly opens his hand is a man whose hand isn't clenched around his money. He can't be owned by what he's willing to give away.

So how do we put this into practice?

♦ Give first.

Before the bills, before the savings, before anything else. Decide what portion belongs to God and set it aside off the top.

♦ Plan your giving the way you plan your saving.

Paul told the Corinthians to set something aside on the first day of every week in keeping with their income (1 Corinthians 16:2). Giving that's planned is giving that actually happens. Consider setting up a generosity fund. Save a percent of your income for the sole purpose of giving away. That way when a need arises, you can just give without thinking. Make generosity a line item.

♦ Give with joy.

"God loves a cheerful giver" (2 Corinthians 9:7). Solomon's offering ended in a fourteen-day feast and a nation going home glad of heart. Giving was never meant to feel like a funeral.

♦ Let the next generation see you do it.

Solomon watched David give out of his personal treasure, and he never forgot it. Your children and grandchildren are watching what you do with your money a lot more closely than they're listening to what you say about it.

Everything you've built will pass to someone eventually. Solomon thought long and hard about who that would be and whether they'd be ready.





ISAAC BLESSING JACOB
Genesis 27 · Gustave Doré

CHAPTER TEN

LEAVE IT TO YOUR CHILDREN'S CHILDREN



IN PROVERBS 4 SOLOMON is reflecting on his childhood and the instruction his father David gave him. He wrote,

When I was a son to my father, tender and the only child of my mother, he taught me and said, “Let your heart lay hold of my words; keep my commands and you will live.”

PROVERBS 4:3–4

If you read Proverbs 4:1 you'll see who Solomon is talking to in the Proverb. “Listen, my sons, to a father's instruction” (Proverbs 4:1). Three generations are packed into those few verses. David taught Solomon. Solomon remembered it and wrote it down. And now he's passing it on to his own sons. That's what an inheritance looks like in the Bible. It isn't only what's in the treasury. It's what's in the heart, handed from one generation to the next.

Solomon immortalizes the importance of this multi-generational inheritance in Proverbs 13,

A good man leaves an inheritance to his children's children, but the wealth of the sinner is stored up for the righteous.

PROVERBS 13:22

Notice how far ahead that verse looks. Not just to your children, but to your children's children. Two generations out. Most estate planning only thinks one generation ahead. Who gets the house? Who gets the account? But Solomon's time preference was multi-generational. Will the inheritance endure and still be propagating for the grandchildren?

There's a saying that shows up in cultures all over the world. In English it's "shirtsleeves to shirtsleeves in three generations." The grandfather rolls up his sleeves and builds something. The son enjoys it. The grandson is back in his shirtsleeves, because it's all gone. A study often cited in estate planning circles claims that around 70 percent of wealthy families lose their wealth by the second generation and around 90 percent by the third. People debate the exact numbers, but anyone who has watched a family fortune disappear knows the pattern is real. And according to the people who study it, the main cause usually isn't taxes or bad investments. It's that the family never talked, never trusted each other, and never prepared the heirs to receive what was coming.

Solomon knew this fear personally. At the height of his wealth and power, he wrote something that shocked me,

I hated all the things for which I had labored under the sun, because I must leave them to the man who comes after me. And who knows whether that man will be wise or foolish? Yet he will take over all the labor at which I toiled with wisdom under the sun. This too is futile.

ECCLESIASTES 2:18-19

The richest man in the world, the man who built the temple and filled the House of the Forest with gold, lay awake wondering what would happen to all of it after he died. Would the next man be wise or a fool? He didn't know and he knew he couldn't control it.

Solomon gives us another warning about inheritance,

An inheritance gained hastily in the beginning will not be blessed in the end.

PROVERBS 20:21

Some scholars think this verse describes a son who grabs his inheritance early, maybe even before his father dies, like the prodigal son in Luke 15. Others see it more broadly as wealth that arrives too fast for the person receiving it. Either way, the result is the same. Wealth that lands on someone who isn't ready for it tends to vanish. We've all heard stories of lottery winners who end up broke a few years later or professional athletes who are bankrupt a few years after their retirement. The money arrived faster than the wisdom to manage it.

Solomon continues to shock his ancient Israelite readers in the Proverbs when he wrote,

A wise servant will rule over a disgraceful son and share an inheritance among brothers.

PROVERBS 17:2

In the ancient world, the son always inherited. The servant never did. But Solomon says wisdom outranks bloodline. A wise servant can end up ruling over the son who disgraced the family, and even dividing the inheritance like one of the brothers. Being born into a family doesn't make you able to keep what the family built. Wisdom does.

So how do we leave something that actually lasts to our children's children? Solomon's life and writings give us three vital instructions.

FIRST

LEAVE IT IN A DURABLE FORM

Your heirs may not have your knowledge, your experience, or your discipline. That may be the reality. So think about the form of what you leave. Is it simple enough for someone to understand? Does it hold its value without needing constant management? Is the ownership clear? Is it written down where it is, as we talked about in Chapter 5? Wealth tied up in complicated arrangements that only you understand is wealth that may not survive you. Wealth that's simple, documented, and holds its weight over time has a much better chance.

SECOND

TEACH BEFORE YOU TRANSFER

Gold can be passed from hand to hand. Wisdom can't. It has to be taught, and it takes time. That's why Solomon spent so much of his life writing. The book of Proverbs is a father talking to his son. "Listen, my son, to your father's instruction, and do not forsake your mother's teaching" (Proverbs 1:8). The phrase "my son" appears over and over throughout the first nine chapters. Solomon wasn't writing a business manual for strangers. He was writing down everything he knew for the people who would come after him.

Teaching starts small. Jesus said, "Whoever is faithful with very little will also be faithful with much" (Luke 16:10). Give your children and grandchildren small responsibilities with money while you're still around to coach them. Let them make small mistakes now, while the stakes are low. Bring them into the conversation. Tell them what you own, why you own it, and what you've learned the hard way. Don't let the reading of your will be the first time they hear how you think about money.

THIRD

WRITE IT DOWN

This is where something called a family constitution is invaluable.

A family constitution is a written document that a family creates together to describe who they are, what they believe, and how they'll handle what they've been given. It's not a legal document like a will or a trust. You still need those, and you should get a qualified attorney to help you with them. A will tells your heirs what they're getting. A family constitution tells them why it matters and how the family intends to steward it.

This may be the first time you have ever heard of a family constitution. But Scripture gives us a remarkable example in the book of Jeremiah.

Around 600 BC, God told Jeremiah to bring a family called the Rechabites into the temple and set wine in front of them. They refused to drink it. Then they explained why,

For Jonadab son of Rechab, our forefather, commanded us, "You and your descendants must never drink wine. You must not build a house or sow seed or plant a vineyard. Those things are not for you. Instead, you must live in tents all your lives."

JEREMIAH 35:6-7

Jonadab had given his family those instructions back in the days of King Jehu, roughly two hundred and fifty years earlier. For two and a half centuries, generation after generation, his descendants kept them. And God held them up as an example to the whole nation. He said, "Jonadab son of Rechab will never fail to have a man to stand before Me" (Jeremiah 35:19).

I'm not telling you to make your grandchildren live in tents, that's not the point. The point is that one man wrote down what his family stood for, and that word held for ten generations. That's the power of a family constitution.

Moses told every Israelite household to do something similar. "These words I am commanding you today are to be upon your hearts. And you shall teach them diligently to your children and speak of them when you sit at home and when you walk along the road, when you lie down and when you get up. Write them on the doorposts of your house and on your gates" (Deuteronomy 6:6–9). God's instructions weren't meant to stay in the head of one generation. They were meant to be written down where the whole family could see them.

So that begs the question, what goes into a family constitution? Every family's constitution will look a little different, but here are the kinds of things that belong in one.

A FAMILY CONSTITUTION



Your faith. Who your family serves and why. Joshua said it plainly. “As for me and my house, we will serve the LORD” (Joshua 24:15). God is always the foundation and starting point.

Your story. Where the family came from, what it cost to build what you have, and the lessons you learned along the way. Your grandchildren need to know that the field came before the house.

Your values. The principles your family lives by. Maybe it’s the things we’ve covered in this book. Honest weights. Giving the first-fruits. No co-signing. No haste. Write them in your own words.

Your wealth. How the family’s wealth will be used, and how it won’t. What it’s for, like education, starting a business, buying a first home, or caring for aging parents. And what it isn’t for.

Your expectations. What’s expected of the next generation. Solomon worked, and he expected his household to work. Paul said, “If anyone is unwilling to work, he shall not eat” (2 Thessalonians 3:10). Maybe your heirs need to finish school, hold a job, or go through some financial training before they take on responsibility for family assets.

Your decisions. How decisions will be made. Who has a say, how the family will meet, and how disagreements will be settled. Many families hold a yearly family meeting to read the constitution together, review where things stand, and make decisions as a group.

Your generosity. What your family will give to the Lord’s work and to others, and how that giving will continue after you’re gone.

Your updates. And finally, how the document itself can be updated as the family grows and circumstances change.

The best family constitutions are written together, not handed down from on high. Sit down with your spouse first. Then bring your children in, and eventually your grandchildren. The conversations you have while writing it might turn out to be worth more than the document itself. You'll be doing exactly what Moses said, talking about these things when you sit at home and when you walk along the road.

Solomon wrote three thousand proverbs. You don't need to write three thousand. You might only need three pages. But write something. The wisdom in your head will die with you unless you put it somewhere your children's children can find it.

Solomon built the wealth. He stored it in honest money. He kept it in a secure house. He wrote down his wisdom for his son. And still, he lay awake wondering whether the man who came after him would be wise or a fool.

In the next chapter, we find out what happened to Solomon's wealth.





THE PEOPLE MOURNING OVER THE RUINS OF JERUSALEM

Lamentations 1 · Gustave Doré

THE BRONZE SHIELDS



SOLOMON REIGNED OVER ISRAEL for forty years. Then “Solomon rested with his fathers and was buried in the city of his father David. And his son Rehoboam reigned in his place” (1 Kings 11:43).

When Solomon died, the throne was secure, the treasury was full, and five hundred shields of hammered gold still hung on the walls of the House of the Forest of Lebanon. Everything his father had built was now in Rehoboam’s hands.

Rehoboam was forty-one years old when he became king (1 Kings 14:21). Remember Solomon at Gibeon, calling himself “only a little child” who didn’t know how to go out or come in? Rehoboam was no child. He had spent forty-one years living under the roof of the wisest man in the world. He had grown up in the palace where kings and queens traveled from the ends of the earth to hear his father speak. He had access to every one of those proverbs written to “my son.” If anyone in history should have been prepared to inherit wealth, it was Rehoboam.

Rehoboam went to Shechem, where all Israel had gathered to make him king. But the people came with a request first.

Your father put a heavy yoke on us. But now you should lighten the harsh labor and heavy yoke he put on us, and we will serve you.

1 KINGS 12:4

Remember those thirty thousand men Solomon conscripted to cut timber in Lebanon? Well, here they step back into the narrative and play a pivotal role in the future of Solomon's wealth. The forced labor that built Solomon's kingdom had been heavy on the people's backs, and they wanted relief. It was a fair request, and it came with a promise attached. Lighten the load, and we will serve you.

Rehoboam told them to come back in three days. Then he did the right thing, at least at first. He went to get counsel.

Then King Rehoboam consulted the elders who had served his father Solomon during his lifetime. "How do you advise me to respond to these people?" he asked.

1 KINGS 12:6

These were the men who had stood in Solomon's court for decades. Their advice was simple and wise,

If today you will be a servant to these people and serve them, and if you will respond by speaking kind words to them, they will be your servants forever.

1 KINGS 12:7

Be a servant, and they'll serve you. Speak kindly, and they'll be loyal forever. That's the communication level of value from Chapter 2 in action. It moves people without coercion. It persuades and draws others in. Solomon's counselors were handing his son the exact wisdom that had built the kingdom.

But Rehoboam rejected the advice of the elders and consulted the young men who had grown up with him and served him.

1 KINGS 12:8

He didn't like the answer, so he went looking for a different one. The young men he'd grown up with in the palace told him exactly what he wanted to hear. Their advice is some of the most arrogant counsel recorded in Scripture,

This is what you should tell these people who have said to you, "Your father put a heavy yoke on us, but you should lighten our load." This is what you should tell them: "My little finger is thicker than my father's waist! Whereas my father burdened you with a heavy yoke, I will add to your yoke. Whereas my father scourged you with whips, I will scourge you with scorpions."

1 KINGS 12:10-11

Here's how Israel responded to that foolish counsel,

What portion do we have in David, and what inheritance in the son of Jesse? To your tents, O Israel! Look now to your own house, O David!

1 KINGS 12:16

What portion do we have in David? In Chapter 6, Solomon told us to divide our portion among seven or eight. Now ten of Israel's twelve tribes looked at Solomon's son and decided they had no portion in him at all. They walked away and abandoned the house of David.

You'd think Rehoboam would recant and try to fix this blunder. But no, Rehoboam made it worse. He sent Adoniram to deal with them. That's the same Adoniram who was in charge of the forced labor. Of all the people he could have sent, he sent the face of the heavy yoke. "All Israel stoned him to death, and King Rehoboam mounted his chariot and fled to Jerusalem" (1 Kings 12:18). YIKES!

In a single conversation, Solomon's son lost ten-twelfths of the kingdom. All he had left was Judah and the small tribe of Benjamin.

How could this happen? Well, this didn't come out of nowhere. Late in his life, Solomon himself drifted. Deuteronomy 17 told Israel's kings not to multiply horses, wives, or silver and gold for themselves, and not to let their hearts turn away. Solomon did all of it. His many foreign wives "turned his heart after other gods" (1 Kings 11:4), and God told him the kingdom would be torn away. "Nevertheless, I will not do it during your lifetime, for the sake of your father David. I will tear it out of the hand of your son" (1 Kings 11:12). The text tells us that the turn of events at Shechem "was from the LORD to fulfill His word" (1 Kings 12:15). God was sovereign over all of it. But He worked through Rehoboam's own choices. Rehoboam didn't lose the kingdom because it was his fate to lose it. He lost it because he refused to listen and act on wisdom, plain and simple. Even Solomon proved that knowing wisdom isn't the same as living it. And his son proved that wisdom you don't live is wisdom you can't pass on.

Believe it or not, it actually gets worse.

After Rehoboam had established his kingship and had become strong, he and all Israel with him abandoned the law of the LORD.

2 CHRONICLES 12:1

Once he felt secure, he foolishly surmised he didn't need God. And in the fifth year of his reign, Shishak, king of Egypt, came up against Jerusalem with twelve hundred chariots and sixty thousand horsemen (2 Chronicles 12:2–3). Shishak is the Egyptian pharaoh Shoshenq I, and the relief celebrating his military campaign into this region is still carved on the wall of the temple at Karnak in Egypt today.

The prophet Shemaiah went to Rehoboam with God's message. "You have forsaken Me; therefore I now abandon you to Shishak" (2 Chronicles 12:5). To their credit, Rehoboam and the leaders humbled

themselves, and God spared Jerusalem from total destruction. But He still let Egypt plunder it, and He told them why,

Nevertheless, they will become his servants, so that they may learn the difference between serving Me and serving the kingdoms of other lands.

2 CHRONICLES 12:8

The borrower is slave to the lender. God let His people find out firsthand what it means to serve a foreign master, so they'd learn how much better it was to serve Him.

Well, it gets worse again.

In the fifth year of King Rehoboam's reign, Shishak king of Egypt attacked Jerusalem. He seized the treasures of the house of the LORD and the treasures of the royal palace. He took everything, including all the gold shields that Solomon had made.

1 KINGS 14:25–26

Everything. All of it. Forty years of accumulation. The 666 talents a year. The fleet from Ophir. The gifts from kings. The shields hanging in the House of the Forest. Gone, five years after Solomon died.

What does Rehoboam do after his inheritance from his father was plundered? He tries in vain to restore it.

So King Rehoboam made bronze shields in their place and committed them to the care of the captains of the guard who guarded the entrance to the royal palace. And whenever the king entered the house of the LORD, the guards would bear the shields, and later they would return them to the guardroom.

1 KINGS 14:27–28

He replaced the gold with bronze. Whenever the king went up to the house of the LORD, the guards still lined up, still carried the shields, and still marched in the procession. Polished bronze catches the light. From a distance, a crowd watching the king go by might not have known the difference. The shields still looked like shields. The guards still looked like guards. The king still looked like a king. Only the metal had changed. Nobody made an announcement. And after the procession, the shields went right back into the guardroom where nobody could look at them too closely.



*The shields still looked like shields. Only the metal
had changed.*



Boy oh boy, does that sound familiar to our modern situation?

For most of American history, the dollar was tied to gold. The bills in your grandparents' wallets once said they could be redeemed in gold. In 1933, Americans were ordered to turn in their gold coins. In 1971, the last link between the dollar and gold was cut, and we were told it was only temporary. Fifty-five years later, it hasn't come back. The bills still look the same. The ceremony still goes on. The paycheck still arrives, and the bank statement still shows a number. But the gold left a long time ago, and bronze has been carried in the procession ever since.

Now step back and look at everything Rehoboam threw away. He inherited the wisdom of every chapter in this book, and he broke every principle.

GOLD AND BRONZE



Solomon asked God for a hearing heart.

Rehoboam asked for counsel and then refused to hear it.

Solomon's kingdom was built on communication and unification.

Rehoboam answered the people harshly, and the kingdom split in two.

Solomon stored his wealth in gold.

Rehoboam ended up parading bronze.

Solomon built a secure house for his treasure.

But he also wrote that unless the LORD guards the city, the watchmen stay awake in vain. When Rehoboam abandoned the LORD, the House of the Forest didn't stand a chance.

Solomon warned that the borrower is slave to the lender.

Rehoboam's kingdom became Shishak's servant, slaves.

Solomon told us there is safety in many counselors.

Rehoboam threw out the wise ones and kept the ones who flattered him. As Solomon wrote, "The way of a fool is right in his own eyes, but a wise man listens to counsel" (Proverbs 12:15).

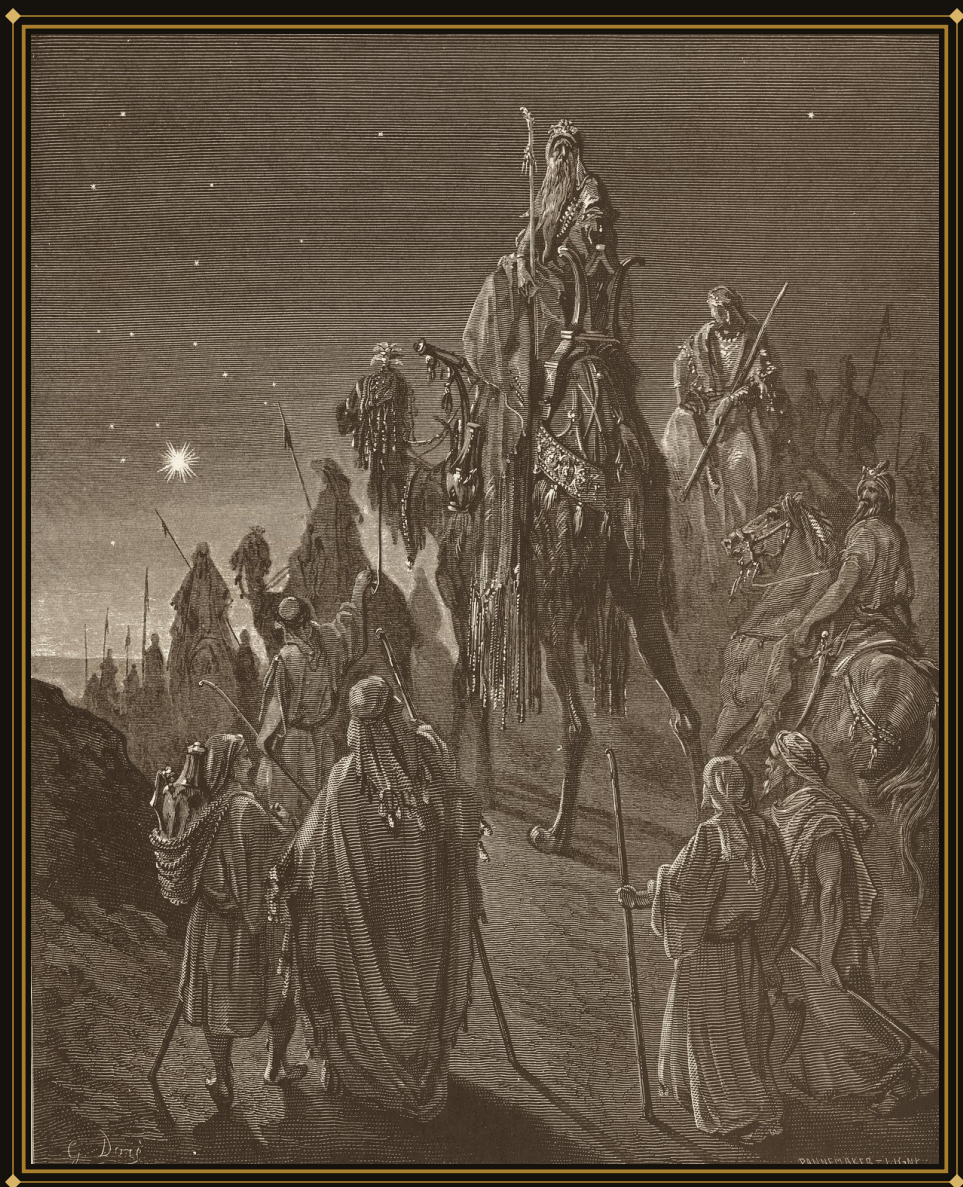
Solomon wrote that riches are not forever, nor does a crown endure to every generation.

He was talking about his own crown.

Rehoboam had everything. The gold, the house, the throne, and a whole book of wisdom written by his own father. What he didn't have was the one thing Solomon asked for at the very beginning. Wisdom can't be inherited automatically. It has to be received, and then it has to be lived.

But the good news is you aren't Rehoboam. You're holding the same wisdom his father wrote down, and you can still choose what to do with it. You can listen to counsel. You can store your wealth in something that holds its weight. You can keep it somewhere safe, guard it against debt and haste, give with an open hand, and teach the next generation before you transfer anything to them. And when the procession goes by, your family can be the ones who know the difference between gold and bronze.





THE WISE MEN GUIDED BY THE STAR

Matthew 2 · Gustave Doré

CHAPTER TWELVE

PUTTING IT INTO PRACTICE



SOLOMON ONCE TOOK A walk past a farm that had gone to ruin. He wrote down what he saw,

I went past the field of a slacker and the vineyard of a man lacking judgment. Thorns had grown up everywhere, thistles had covered the ground, and the stone wall was broken down. I observed and took it to heart; I looked and received instruction: A little sleep, a little slumber, a little folding of the hands to rest, and poverty will come upon you like a robber, and need like a bandit.

PROVERBS 24:30–34

That man had a field, a vineyard and a stone wall to protect it. Nobody robbed him in the night. He just never got around to doing what he knew he should do, and the thorns took over a little at a time.

You've now walked through Solomon's whole story. You've seen the wisdom, the wealth, the gold on the walls, and the bronze that replaced it. Rehoboam had his father's whole book and never acted on it. Don't let the thorns grow over what you've learned. Let's put it into practice.

I

GOLD IN SCRIPTURE

In Genesis 2, before sin ever entered the world, Scripture describes the rivers flowing out of Eden. One of them winds through the land of Havilah, “where there is gold. And the gold of that land is good” (Genesis 2:11–12). The word for good there is *tov*, the very same word God used over and over in Genesis 1 when He looked at His creation. Gold is one of the first things in creation that God specifically calls good.

Abraham was “very rich in livestock and in silver and gold” (Genesis 13:2), and when he bought a burial place for Sarah, he weighed out the silver on the scales (Genesis 23:16). The tabernacle in the wilderness was furnished with gold. Solomon’s temple was overlaid with it from floor to ceiling. When the wise men came to worship the newborn King, gold was the first gift they opened (Matthew 2:11). And when John was given a vision of the New Jerusalem at the end of all things, he saw a city of pure gold, with a main street of gold as clear as glass (Revelation 21:18, 21).

From the garden to the eternal city, God chose gold to describe what is good, what is precious, and what lasts.

But also consider, the thing we work so hard to store up in this life is pavement in the next one. Gold is good, but it’s not God. Peter reminds us that our faith is more precious than gold (1 Peter 1:7). Hold your gold with an open hand.

II

PROVEN IN THE FIRE

Solomon wrote,

A crucible for silver and a furnace for gold, but the LORD is the tester of hearts.

PROVERBS 17:3

In Solomon's day, the only way to know whether gold was real was to put it in the fire. Heat burns away the dross, and what's left is the real thing. Gold comes out of the furnace still gold.

That's why gold has been trusted as money for thousands of years. It has already been through the fire, over and over. Empires have tested it. Wars have tested it. Every paper money that has ever been printed has tested it. And it's still here, still gold, still holding its weight.

III

TAKING THE NEXT STEP

So what do you actually do with all this? Keep it simple. Go back through the principles Solomon has taught us.

SOLOMON'S PRINCIPLES IN PRACTICE



Ask God for wisdom first, just like Solomon did at Gibeon.

Take an honest look at what your wealth is stored in. Is it an honest weight, or is it a promise measured in a money that keeps getting lighter?

Hold a portion in what has passed through the fire. Make sure at least one portion of what you've built is held in something that has passed through the fire. Gold and silver have done that for three thousand years.

Know where it is and who holds it. Give your treasure a dwelling.

Don't borrow to do it, don't co-sign for anyone, and don't let anyone rush you.

Talk to more than one counselor, and ask every one of them hard questions. The queen of Sheba came with her hardest questions, and Solomon answered every one. A good dealer will tell you exactly what you're paying, what they'll pay you if you ever sell it back, and where your metal is kept. If anyone gets uncomfortable when you ask, keep walking.

Give generously. Write it down. Teach your family before you hand anything to them.

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IV

BACK TO GIBEON

Solomon didn't walk past that broken-down field and just shake his head. He said, "I observed and took it to heart; I looked and received

instruction.” He learned from another man’s ruin so he wouldn’t repeat it.

We’ve walked past Rehoboam’s broken wall together. We’ve seen the gold carried out and the bronze carried in. Now it’s your turn to take it to heart.

And remember where this whole story started. It didn’t start with gold. It started with a young king who didn’t know how to go out or come in, kneeling before God and asking for a hearing heart. God gave him wisdom, and then He added everything else.

That same God is still listening. James says that if any of you lacks wisdom, you should ask God, who gives generously to all (James 1:5). So start where Solomon started. Ask.





THE NEW JERUSALEM
Revelation 21 · Gustave Doré

CONCLUSION

THE WHOLE DUTY OF MAN



NEAR THE END OF his life, Solomon sat down and did something most wealthy people never do. He took a full accounting of everything he had built. Jewish and Christian tradition has long held that he wrote the book of Ecclesiastes in his later years, looking back over all of it. And he held nothing back,

I expanded my works: I built houses and planted vineyards for myself. I made gardens and parks for myself, where I planted all kinds of fruit trees. I constructed reservoirs to water a grove of flourishing trees... I also amassed for myself silver and gold, and the treasure of kings and provinces.

ECCLESIASTES 2:4–6, 8

That's the man we've been walking with through this whole book. The fields, the vineyards, the House of the Forest, the gold from Ophir, the gifts of kings. He had it all. He even says, "I denied myself nothing that my eyes desired" (Ecclesiastes 2:10).

When he reflected over his life he took stock of it all and weighed it.

Yet when I considered all the works that my hands had accomplished and what I had toiled to achieve, I found everything to be futile, a pursuit of the wind; there was nothing to be gained under the sun.

ECCLESIASTES 2:11

Futile, or put another way, vanity. The Hebrew word is *hevel*. It means vapor, breath or mist. It's the fog on the window that's there one second and gone the next. The richest man who ever lived looked at everything he had built and called it a breath.

Most of us spend our lives thinking, "If I just had a little more, then I'd be satisfied." Solomon had a lot more. More than anyone. And he came back to tell us the truth.

He who loves money is never satisfied by money, and he who loves wealth is never satisfied by income. This too is futile.

ECCLESIASTES 5:10

There is no true satisfaction in money, it's a vapor. You can't fill a heart with gold. You can hang five hundred shields on the wall and still lie awake at night wondering what it's all for. Money is a wonderful servant, but it was never built to satisfy the soul. Only God can do that.

Then Solomon reminds us of something every one of us already knows but tries very hard not to think about,

As a man came from his mother's womb, so he will depart again, naked as he arrived. He takes nothing for his labor to carry in his hands.

ECCLESIASTES 5:15

Naked we came, and naked we go. There are no pockets in a burial shroud. Every ounce of gold you ever own, you'll leave behind. Solomon left all of his behind, and five years later it was in Egypt.

So was this whole book a waste of time? If it all ends in a vapor, why bother preserving anything at all?

Because Solomon didn't end his book with "everything is vapor." He ended it like this,

When all has been heard, the conclusion of the matter is this: Fear God and keep His commandments, because this is the whole duty of man. For God will bring every deed into judgment, along with every hidden thing, whether good or evil.

ECCLESIASTES 12:13-14

Notice that phrase that keeps showing up all through Ecclesiastes, "Under the sun." That's life viewed from down here, with God left out of the picture. And from down here, Solomon is right. It's all vapor. But at the very end, he lifts our eyes above the sun. There is a God. He sees every deed and every hidden thing. And one day, every one of us will give an account to Him.

That changes everything about money. Your wealth isn't meaningless, because you will answer for what you did with it. Jesus told a parable about a master who entrusted his wealth to his servants and then went on a journey. When he came back, he called each one to give an account. To the ones who were faithful he said, "Well done, good and faithful servant! You have been faithful over a little; I will set you over much. Enter into the joy of your master" (Matthew 25:21).

That's why we preserve wealth. Not because gold can save us but because what's in our hands was never ours to begin with. It's on loan from the Owner, and the Owner is coming back. Guarding it well, giv-

ing it generously, and passing it on wisely is simply what a faithful servant does.

Paul told Timothy how to talk to wealthy believers. Tell them “not to be conceited and not to put their hope in the uncertainty of wealth, but in God, who richly provides all things for us to enjoy.” Tell them “to be rich in good deeds, and to be generous and ready to share, treasuring up for themselves a firm foundation for the age to come, so that they may take hold of the life that is truly life” (1 Timothy 6:17–19).

So build your field. Hold honest money. Keep it safe. Give with an open hand. Teach your children’s children. Preserve what you have been given, because you will answer for it.

Just don’t confuse it with the thing that actually lasts.

Fear God. Keep His commandments. And put your hope in the One who became poor to make you rich.



THAT IS THE WHOLE DUTY OF MAN.



ABOUT THE ILLUSTRATIONS



The engravings in this book are the work of the French artist Gustave Doré (1832–1883), whose illustrated Bible of 1866 became one of the most beloved picture Bibles ever published. All plates are in the public domain.

COVER Solomon Receives the Queen of Sheba

INTRODUCTION Solomon

CHAPTER ONE The Judgment of Solomon

CHAPTER TWO Moses and Aaron Before Pharaoh

CHAPTER THREE Cutting Down Cedars for the Temple

CHAPTER FOUR Christ and the Tribute Money

CHAPTER FIVE Joseph Interpreting Pharaoh's Dream

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CHAPTER TEN Isaac Blessing Jacob

CHAPTER ELEVEN The People Mourning Over the Ruins of Jerusalem

CHAPTER TWELVE The Wise Men Guided by the Star

CONCLUSION The New Jerusalem

“Wisdom preserves the life of its owner.”

ECCLESIASTES 7:12

The wisest, wealthiest man who ever lived built a fortune and kept it. Five years after his death the gold was gone and the shields on the palace wall were bronze. What Solomon knew, his son never learned. This is the wisdom he wrote down, for building, keeping, giving, and passing on what God has entrusted to you.

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SOLOMON'S GUIDE TO WEALTH PRESERVATION · ALIN ARMSTRONG