

Multiple
1 x 7
Streams of Income



The Principle of Ecclesiastes 11:1-6

By
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Multiple Streams of Income

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First Edition

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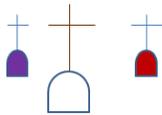
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However, God's Word is inerrant and can be trusted no matter what (1 Timothy 3:16-17).

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“All scripture *is* given by inspiration of God, and *is* profitable for doctrine, for reproof, for correction, for instruction in righteousness: That the man of God may be perfect, thoroughly furnished unto all good works.”

2 Timothy 3:16-17 KJV

All Scripture is profitable. We are to apply the Scriptures to our lives in every fashion—thoroughly weaving them into every aspect of our lives. Every aspect of our lives can be guided by Scripture, because God’s Word deals with EVERYTHING; and if not directly, then indirectly through principles. This all-inclusiveness is not a bad thing nor is it burdensome as some teach, but actually equips us to be thoroughly furnished to do good works and live a true life of freedom.

The principle that I want to share with you is a very simple but very important principle: the principle of multiple streams of income found in Ecclesiastes 11:1-6.

Cast thy bread upon the waters: for thou shalt find it after many days. Give a portion to seven, and also to eight; for thou

knowest not what evil shall be upon the earth. If the clouds be full of rain, they empty *themselves* upon the earth: and if the tree fall toward the south, or toward the north, in the place where the tree falleth, there it shall be. He that observeth the wind shall not sow; and he that regardeth the clouds shall not reap. As thou knowest not what *is* the way of the spirit, *nor* how the bones *do grow* in the womb of her that is with child: even so thou knowest not the works of God who maketh all. In the morning sow thy seed, and in the evening withhold not thine hand: for thou knowest not whether shall prosper, either this or that, or whether they both *shall be* alike good.

Ecclesiastes 11:1-6 KJV

What does this passage mean?

Cast thy bread upon the waters....

Give. Give out of your substance (income, possession, livelihood, yourself) to others. After many days, Scripture is clear that God will bring back blessing to you. Now I am not saying give to get, but you can be sure that Jesus words are true that says that he who gives will have it come back pressed down, shaken together and running over into one's lap (Luke 6:38)!

For thou shalt find it after many days.

It takes *time* to reap what you sow. God may not bless you financially with large returns and material wealth, but He promises to provide for your needs if you seek Him first and foremost (Matthew 6). Many times, I believe that God gives us blessings that have nothing to do with getting back the time, money, or resources that we have invested (generously, yea sacrificially given) to His Kingdom in like currency. Instead, I have seen the Lord in my own life primarily blessing me with close, godly friends and mentors, wisdom and favor in finding great deals and even free, valuable resources. God has made all my labor bring forth profit in either financial, wisdom, understanding, relationships, or experiences (Prov 14:23)!

Give a portion to seven, and also to eight; for thou knowest not what evil shall be upon the earth.

Invest or divide your portion (your income, your substance, your livelihood) to seven or eight different “portions.” Or as I will say in this booklet, streams. Instead of lumping all your income into one river that you earn from and give from, earn income from several sources (streams) and give to several sources (streams).

An income stream/giving stream does not have to be monetary. For example to generate some income, do you have a garden which produces produce and decreases your food bill? What about solar power? Investments? Business endeavors (even an Ebay business that you use to clear out your attic and basement)? For giving, can you recycle your shoes for the ShoeMan? What about investing time in discipling a spiritually immature Christian to maturity in Christ? Providing a hot meal for a weary traveler or a cold cup of water to the young man who cuts your grass?

You do not know what evil (difficulty, disaster, unplanned events) will come upon the earth. Therefore give and earn in several different ways. If you only have one stream of earned income from a 9 to 5 job; then if you lose that job, you lose all your income. But if you have a little bit of money coming from Ebay sales, some food and resources coming from a little bit of land and a garden; then you are not in as bad of shape if you lose that 9 to 5 job because of mass layoffs. The same applies with giving. You may not be able to give financially in the future like you can now because of hardship that will come in the future, but you can still invest in ways that are not monetary. In fact, you may be able to give more in a time of difficulty even though you can give very little money.

Now I am not teaching mere independence from all others with this multiple streams concept—although the Lord does not want us dependent on others for our basic needs when we are perfectly able of providing for ourselves through diligent labor (1 Thessalonians 4:12)—I am referring to structuring your life with wisdom. It is wise

to have multiple streams and to give to others. We only have one life to life, and Jesus wants us to use it touching others lives.

*When the Son of man shall come in his glory, and all the holy angels with him, then shall he sit upon the throne of his glory: **32** And before him shall be gathered all nations: and he shall separate them one from another, as a shepherd divideth his sheep from the goats: **33** And he shall set the sheep on his right hand, but the goats on the left. **34** Then shall the King say unto them on his right hand, Come, ye blessed of my Father, inherit the kingdom prepared for you from the foundation of the world: **35** For I was an hungred, and ye gave me meat: I was thirsty, and ye gave me drink: I was a stranger, and ye took me in: **36** Naked, and ye clothed me: I was sick, and ye visited me: I was in prison, and ye came unto me. **37** Then shall the righteous answer him, saying, Lord, when saw we thee an hungred, and fed thee? or thirsty, and gave thee drink? **38** When saw we thee a stranger, and took thee in? or naked, and clothed thee? **39** Or when saw we thee sick, or in prison, and came unto thee? **40** And the King shall answer and say unto them, Verily I say unto you, Inasmuch as ye have done it unto one of the least of these my brethren, ye have done it unto me. **41** Then shall he say also unto them on the left hand, Depart from me, ye cursed, into everlasting fire, prepared for the devil and his angels: **42** For I was an hungred, and ye gave me no meat: I was thirsty, and ye gave me no drink: **43** I was a*

stranger, and ye took me not in: naked, and ye clothed me not: sick, and in prison, and ye visited me not. 44 Then shall they also answer him, saying, Lord, when saw we thee an hungred, or athirst, or a stranger, or naked, or sick, or in prison, and did not minister unto thee? 45 Then shall he answer them, saying, Verily I say unto you, Inasmuch as ye did it not to one of the least of these, ye did it not to me. 46 And these shall go away into everlasting punishment: but the righteous into life eternal.

Matt 25:31-46 (KJV)

If the clouds be full of rain, they empty themselves upon the earth: and if the tree fall toward the south, or toward the north, in the place where the tree falleth, there it shall be. He that observeth the wind shall not sow; and he that regardeth the clouds shall not reap.

If you keep trying to wait for a sunny day to start applying yourself to the truth and principles of this passage, then you aren't going to benefit when the rain and blessing of the Lord comes. I do believe the Lord will bless when we follow His Word, but that blessing may not be instantaneous. It can be hard to get started developing multiple streams of income and giving. ***You will have to get creative,***

probably seek some counsel, pray, and definitely search the Scriptures on how develop these. I cannot offer you a one size fits all answer, your streams will be unique to you. Mine will be unique to me. The point is, don't look at the condition of the sky or the wind before you start to sow. Get started today! Take your first step by praying, meditating on this Ecclesiastes passage, searching the Scriptures (especially the Proverbs and Genesis) on different types of income streams, brainstorming and planning a time to talk to your spouse (if you have one), your parents or a mentor/wise and godly friend.

As thou knowest not what is the way of the spirit, nor how bones do grow in the womb of her that is with child: even so thou knowest not whether shall prosper, either this or that, or whether both shall be alike good.

God's Word and Ways do not always make sense to us because we are finite and He is perfect and omniscient (Isaiah 55); therefore, we must take heed that we do not know many things such as how the bones of a child develop in the womb or which endeavor that we have in our income stream portfolio will increase. But we can rest assured that our Sovereign God knows which will prosper. Our part is to faithfully and obediently follow the wise plan that we believe is Scripturally sound and that the Lord has directed us to. As we hold

our plans with an open hand, God will direct **OUR STEPS** (Psalms 37, Proverbs 3, 10, & 16).

How can we apply these verses today?

George Washington, and many of our other Founders, practiced the Ecclesiastes 11:1-6 principle. I heard on a webinar in college how Washington had 7-10 “businesses” on his farm (Mount Vernon Estate). These “businesses” were streams of income utilizing the land such as place to sell produce from the garden and some other small “trade” businesses that Washington’s slaves were skilled at.

In American today, far too many families are relying on one or two incomes alone. Nothing is wrong with the father of a household being the Breadwinner, in fact that is very Biblical (1 Timothy 5:8) and historical, but if a Father only has one stream of income, then he is unwisely opening himself up to destruction. If he were to lose his job and could never get it back, how would his family survive? The answer is not welfare. Instead, it is developing multiple “streams” of income. Streams do not mean rivers. I am not saying bring home 7 or 8 full-time jobs of income. ***What I am saying, is to create little streamlets or even businesses, where you bring in \$25 or \$50 or \$400 or \$800 dollars a month.*** If you lose your main stream of income, then you will hopefully not be destroyed, and can simply turn around and invest a portion of your new found time in developing more streamlets and enlarging the profitable streams into

creeks or even rivers. This is not as difficult as it may sound. You do not need a PhD or have to be exceptionally brilliant. During my time in college, I began to try to apply this principle and let me show you how the Lord blessed me with a more stable and wisely based income by having multiple streams. Now, I was by no means fabulously wealthy, but was in a wiser position than most people my age. And some of the work I only did once and kept getting paid for it (that is one of the best types of income streams).

First Phase

1. Investments for College—a stream my parents started to pay for college, because of it I was able to get through debt free.
2. Ebay selling—online garage sale/re-selling items to increase savings for a home and land.
3. Amazon selling—online garage sale/re-selling items (for the most part this is a do work once, and keep reaping dividends [until the inventory runs out]) again to increase savings for a home and land.
4. Ryan Marks Services—my odd jobs, lawn care, and powerwashing business to pay my expenses, mainly gasoline and save.
5. Recycling cans/metal—I used these few dollars to purchase library books (15 for \$1) to increase my library with some great Christian literature and to resell to increase my savings for a land/home.

Second Phase

1. Investments for College—stream to pay for college debt free.
2. Ebay selling—online garage sale/re-selling items.
3. Amazon selling—online garage sale/re-selling items (for the most part this is a do work once, and keep reaping dividends [until the inventory runs out]).
4. Ryan Marks Services—my odd jobs, lawn care, graphic design, basic computer troubleshooting/tutoring, and powerwashing business.
5. Recycling cans/metal.
6. Construction work—1-1 1/2 Days a week.
7. Tutoring—one person, 1-2 hours/wk.

Third phase

1. Investments for College—stream to pay for college debt free.
2. Ebay selling—online garage sale/re-selling items.
3. Amazon selling—online garage sale/re-selling items (for the most part this is a do work once, and keep reaping dividends [until the inventory runs out]).
4. Ryan Marks Services—my odd jobs, lawn care, and powerwashing business.
5. Recycling cans/metal.

6. Working as Senior Pastor's Administrative Assistant part time.
7. Affiliate Marketing—getting a commission for people buying through links of books/products/services I listed online (this is a stream you “work once” and keep getting paid).
8. Book commissions—I self-published my books, Cds, DVDs, etc... (for almost nothing) to Kindle and Create Space through my business and got paid a portion of the sale price, without carrying stock or shipping myself (this is a stream that you work once and keep getting paid).
9. Tell-A-Friend Rewards—I earned my degree through CollegePlus and if anyone I talked to about the program signed up using my code: **9157**—I got a small commission. (I simply was able to share what I was already passionate about and had personally saved a lot of money on—college—; yet be rewarded!) **By the way, I would appreciate if you are reading this and sign up, that you use that my code. Thanks!**
10. Bing Rewards—slowly earn credits as I use Bing as my search engine and get gift cards to Amazon (got paid for something I was already doing, even though it was a less than \$3/month).

Having this type of income model, allowed me to do something that I love to do—initiate creative business ideas—and have a rather secure financial portfolio. Now, if there was a major internet problem, my internet streams might be in trouble, but the goal in the future is to diversify further

as my income grows by having some service-based and niche businesses as well as some livestock, a large garden, raising animals, and selling plants from a nursery on my property (everything from trees, to decorative plants, to food plants). I'm also seriously throwing around the idea of homesteading and having a small, portable saw mill.

This model, allowed me to grow my income more quickly than I might have been able to in a corporate, one 9-5 job model. If I would have searched more for my "dream job" or tried to just grow one business, I would have missed out on the blessings and rewards have having multiple ones and learning so much along the way in a variety of settings. Some income streams only lasted three months or only paid dividends a couple of times, but that was ok. Now a word of caution: one can get too many businesses going and end up with a huge headache, spreading himself too thin. That is why **I encourage you to start by finding ways to simply make a little bit of money/resources with the things that are already in your life. You could recycle aluminum cans, aluminum foil, various metals and electronics or start a garden, and make niche items to sell or do services for cash. You could clean out your attic, basement and garage through online selling. You can resell old clothing to resell shops or donate it to charities. You could recycle paper by the ton and get paid. You can sign up for Bing Rewards... There are a number of options; and you'll have to do some research but I believe that the Biblical Principle is to not keep "all your eggs in one basket."** May God bless you as you diversify your income like Abraham, Isaac, Jacob, Joseph, Jessie, Paul, and many more in the Scriptures did!

It is wise to have a means of providing for one's family outside of a corporate job. My grandfather grew up growing a lot of his own food and has continued to do so for most of his life. In Scripture, we see a similar pattern: Abraham was wealthy and had thousands of sheep, goats, and camels. Job was the same way. Jacob and Jesse the father of King David were known for their herds of sheep. We would do well to follow the Scriptural pattern of material wealth asset building by having reproducing animals and plants. **Most animals and plants reproduce much faster and thus increase one's assets much faster than the monetary investment vehicles of today.**

Mediums (mechanisms through which we can move toward this vision of multiplying income streams according to the Ecclesiastes passage aforementioned) we will look at:

- Gold/Silver
- Animals
- Crops/Plants
- Land
- Businesses/Enterprises
- Reproducing Assets

Dominion Mandate

*And God said, Let us make man in our image, after our likeness: and let them have dominion over the fish of the sea, and over the fowl of the air, and over the cattle, and over all the earth, and over every creeping thing that creepeth upon the earth. **27** So God created man in his own image, in the image of God created he him; male and female created he them. **28** And God blessed them, and God said unto them, Be fruitful, and multiply, and replenish the earth, and subdue it: and have dominion over the fish of the sea, and over the*

fowl of the air, and over every living thing that moveth upon the earth.

Provision for food

29 *And God said, Behold, I have given you every herb bearing seed, which is upon the face of all the earth, and every tree, in the which is the fruit of a tree yielding seed; to you it shall be for meat. 30* *And to every beast of the earth, and to every fowl of the air, and to every thing that creepeth upon the earth, wherein there is life, I have given every green herb for meat: and it was so. 31* *And God saw every thing that he had made, and, behold, it was very good. And the evening and the morning were the sixth day.*

Genesis 1:26-31 (KJV)

God designed mankind to take dominion of the earth. We are to subdue it, use it, care for it, and rule over all the creatures in it. The dominion mandate impacts every vocation from farming and husbandry to teaching and entrepreneurship. As we go forward, it is important to have a thorough understanding of what the Dominion Mandate in Genesis 1 means. I encourage you to pause reading at the end of this paragraph and go back and slowly re-read Genesis 1:26-31 and seek the Holy Spirit for understanding of what the passage means and how you are to apply it to your life.

Land, Crops/Plants, and Animals

He that tilleth his land shall be satisfied with bread: but he that followeth vain persons is void of understanding.

Proverbs 12:11 (KJV)

It is wise to have a little land if at all possible and to work it. If you live in an apartment or the city there are still many ways to grow some food—for example window boxes. However, the main point is that God has commissioned us to be stewards of what we have. If you have some land, produce some food on it. Gardening is not the only thing I am referring to. Berry bushes, fruit trees, nut trees, vines, and such are great items to research and invest in on your property. They have the potential to produce large amounts of food for your family. Plus the return on your investment is very great when you also grow more plants from the ones established. These can be a source of either furthered fruition on your property or income in your pocket for others desiring your species.

Animals are likewise a very good investment when managed well. We see in Scripture that Abraham, Isaac, Jacob, Job, Jesse and many others were farmers! Joseph was praised for his wisdom in managing livestock and crops when he stored up enough food to survive the 7 year famine in Egypt and the surrounding area. Many animals reproduce quickly as well. Rabbits can have a litter every six weeks or so I've heard and chickens live will eat almost anything and give you eggs and meat.

Joel Salatin in one of his audio messages talks about how he has taken dominion on his farm by spreading corn out on the pasture. The cows come and eat the grass and stomp the corn down which doesn't interest them. A few days later after the cows have moved on, the pigs are brought in who burrow into the ground for the corn and thus till the ground up. After the pigs move the chickens are brought through and they pick through all the manure left by the cows and pigs and spread it finely all over the place. This is an example of leveraging God's design of creation to ease the burden of your own work and effectively taking care of your soil so that crops can be planted and harvested.

I will not go on in detail of all the ways that animals, land and plants are useful, but I encourage anyone preparing for the storm to include them as much as possible for they are valuable assets if another great depression hits, plus they can be a secondary stream of income as they increase beyond filling your needs.

Businesses and Enterprises

A business or enterprise is simply *creative resourcefulness*.

Businesses are perhaps one of the most tax beneficial and fun parts of one's time spent preparing for the storm. Most millionaires in this country, according to *The Millionaire Next Door*, have businesses. Most millionaires are "simple" folk who watch their money, have worked their way up from the bottom by hard work and own their own companies. Owning a business is beneficial when it comes to taxes because any genuine business expense is a tax write off. A company car or truck can be written off if you own the business, likewise, internet expenses, cell phone (business line), office supplies, postage, computer, software, and more!

The fun part about businesses is that they offer the ability to be creatively resourceful. Look at what you have. How can you turn it into something to fulfill a need around you or to help others? As Doug Phillips of Vision Forum relays the principle, he asked his family what they could do to start generating a little extra income from something that was common to them. Well, they got thinking and realized that they had thousands of clam fossils in the backyard because they lived in Texas. His sons started digging them up—all sizes!—and generating \$100-150 in clam fossil sales alone at each conference Vision Forum was at.

Work is enjoyable! While work is harder than it was before the fall, it is still the place that man derives much of his fulfillment for God created him to work. Enjoy work. Get creative! Seek God! And enjoy the fruits of frugality, wisdom, and resourcefulness.

In college, I took a number of business courses as electives. Business law I and II, Microeconomics, Marketing, and Intro to Entrepreneurship and they pretty much taught one main thing: money can't be earned for nothing and you have to leverage debt to be successful. What a lie! You can earn money for "nothing." I have cleaned out the basement on Ebay and look at what Doug Phillips's sons did. The point is don't go out trying to spend to make money. Look at what you have. What skills do you have? I did not have very many, or so I thought, at sixteen, but I began to use what I did know: cutting grass, odd jobs, blowing leaves, spreading

mulch, and manual labor. In time I developed more skills such as power washing, staining, painting and more by simply taking the opportunity to do work I wasn't as familiar with and learn it. Running a "business" isn't that big of a deal. Seek God, be honest, work hard, and have fun and may God bless your enterprises to bless others!

I encourage you to start by finding ways to simply make a little bit of money/resources with the things that are already in your life. You could recycle aluminum cans, aluminum foil, various metals and electronics or start a garden, or make niche items to sell or do services for cash. You could clean out your attic, basement and garage through online selling. You can resell old clothing to resell shops or donate it to charities. You could recycle paper by the ton and get paid...or collect all your neighbors recyclables (with their permission of course) and collect the profits. You could haul off appliances for \$5-\$10 a pop and make a profit from the scap yard when you drop them off too. You can sign up for Bing Rewards and earn gift cards or donate to charities as you accrue points for doing what you already do: searching the internet... There are a number of options; and you'll have to do some research but I believe that the Biblical Principle is to not keep "all your eggs in one basket." May God bless you as you diversify your income like Abraham, Isaac, Jacob, Joseph, Jessie, Paul, and many more in the Scriptures did!

The Entrepreneurial vision.....

As Kevin Swanson said in one of his talks at a Homeschool conference, when a large number of successful businessmen where survey as to what attributed to their success it had nothing to do with their credentials or degrees but everything to do with their character. If you are a person of integrity, honest, hardworking, punctual, diligent, and trustable then you are more likely to succeed than those you are not.

Sluggard and Slothful

Work hard. Here are a few Scriptural promises to solidify it:

In all labour there is profit: but the talk of the lips tendeth only to penury.

Prov 14:23 (KJV)

The sluggard will not plow by reason of the cold; therefore shall he beg in harvest, and have nothing.

Prov 20:4 (KJV)

A slothful man hideth his hand in his bosom, and will not so much as bring it to his mouth again.

Prov 19:24 (KJV)

Gold, Silver, and Precious Metals

While it is not wise to put everything in precious metals, precious metals have always been a sign of riches. In the Bible we see this reflected through Job, David, Solomon and others. Historically, it is seen everywhere. It is wise to save some in precious metals for they are a currency that will stay valuable simply due to the value that is placed on them. Even if money is scarce, precious metals will still have value.

Reproducing Assets

Animals are reproducing assets as are some investments, but the main point is to not simply hoard your resources. Be generous as well as wise. Save and use your resources (financial, assets, etc...) to grow more. The goal is not to have a mountain assets, but to be a faithful steward.

*For the kingdom of heaven is as a man travelling into a far country, who called his own servants, and delivered unto them his goods. **15** And unto one he gave five talents, to another two, and to another one; to every man according to his several ability; and straightway took his journey. **16** Then he that had received the five talents went and traded with the same, and made them other five talents. **17** And likewise he that had received two, he also gained other two. **18** But he that had received one went and digged in the earth, and hid his lord's money. **19** After a long time the lord of those servants cometh, and reckoneth with them. **20** And so he that had received five talents came and brought other five talents, saying, Lord, thou deliveredst unto me five talents: behold, I have gained beside them five talents more. **21** His lord said unto him, Well done, thou good and faithful servant: thou hast been faithful over a few things, I will make thee ruler over many things: enter thou into the joy of thy lord. **22** He also that had received two talents came and said, Lord, thou deliveredst unto me two talents: behold, I have gained two other talents beside them. **23** His lord said unto him, Well done, good and faithful servant; thou hast been faithful over a few things, I will make thee ruler over many things: enter thou into the joy of thy lord. **24** Then he which had received the one talent came and said, Lord, I knew thee that thou art an hard man, reaping where thou hast not sown, and gathering where thou hast not strawed: **25** And I was afraid, and went and hid thy talent in the earth: lo, there thou hast that is thine. **26** His lord answered and said unto him, Thou wicked and slothful servant, thou knewest that I reap where I sowed not, and gather where I have not strawed: **27** Thou oughtest therefore to have put my money to the exchangers, and then at my coming I should have received mine own with*

usury. 28 Take therefore the talent from him, and give it unto him which hath ten talents. 29 For unto every one that hath shall be given, and he shall have abundance: but from him that hath not shall be taken away even that which he hath. 30 And cast ye the unprofitable servant into outer darkness: there shall be weeping and gnashing of teeth.

Matt 25:14-30 (KJV)

Financial Instruments (IRA's, Mutual Funds, etc...)

If you choose financial instruments as *one* stream of income (it is not wise to put everything here as many do for their “investments”), it is important to remember to only invest in things that do not oppose Scripture. Many companies that are in stock portfolios, mutual funds and bonds contain pornographic, human cloning, abortion, homosexual, or alcoholic businesses or businesses that support them. Therefore, research the funds you choose. **Why would God bless a financial instrument that funds sin?**

From my research and seeking counsel people have told me:

- Get a Roth (it grows tax free)
- Invest in Mutual funds
- Keep your emergency funds in a money market

Websites that monitor for unbiblical companies and provide ideas/portfolios for investing without them:

www.wallstrenegade.com

www.jayperoni.com

www.timothyfunds.com

The Vision

Having a \$1,000 emergency fund leaves you prepared for a lot of the unexpected events of life.

Dome homes are more energy efficient, require less lumber, and are very economical. One estimate I have heard is that an 800 square foot dome home costs about \$10,000 to build yourself (in areas that don't have building codes). Even if the cost was two to three times that, most Americans could afford in their lifetime to save that amount and have a home debt free.

A few acres will enable one to garden, raise some animals, and have more ability to provide for your family when times are tough.

Hard work is required for anything worthwhile.

Paid for cars are better than new cars. Buy used and save the difference toward more worthwhile goals.

Have \$10-15,000 (3-6 months) of livable wages in liquid savings. If you lose your job, you won't be crushed by next week or next month. You will

have some time to find work and make wise decisions and will definitely have significantly less stress than the many who are laid off with no savings.

Stand up in politics. Take a stand for what is Biblically right. Don't be silent, but be a voice for truth in the nation. Don't be quiet just because you think you are prepared or doing well. Others need to be defended and justice needs to be preserved by

*Moreover thou shalt provide out of all the people able men, such as fear God, men of truth, hating covetousness; and place such over them, to be rulers of thousands, and rulers of hundreds, rulers of fifties, and rulers of tens: **22** And let them judge the people at all seasons: and it shall be, that every great matter they shall bring unto thee, but every small matter they shall judge: so shall it be easier for thyself, and they shall bear the burden with thee. **23** If thou shalt do this thing, and God command thee so, then thou shalt be able to endure, and all this people shall also go to their place in peace.*

Ex 18:21-23 (KJV)

*Dare any of you, having a matter against another, go to law before the unjust, and not before the saints? **2** Do ye not know that the saints shall judge the world? and if the world shall be judged by you, are ye unworthy to judge the smallest matters? **3** Know ye not that we shall judge angels? how much more things that pertain to this life? **4** If then ye have judgments of things pertaining to this life, set them to judge who are least esteemed in the church. **5** I speak to your shame. Is it so, that there is not a wise man among you? no, not one that shall be able to judge between his brethren? **6** But brother goeth to law with brother, and that before the unbelievers. **7** Now therefore there is utterly a fault among you, because ye go to law one with another. Why do ye not rather take wrong? why do ye not rather suffer*

*yourselves to be defrauded? **8** Nay, ye do wrong, and defraud, and that your brethren.*

1 Cor 6:1-8 (KJV)

*Son of man, I have made thee a watchman unto the house of Israel: therefore hear the word at my mouth, and give them warning from me. **18** When I say unto the wicked, Thou shalt surely die; and thou givest him not warning, nor speakest to warn the wicked from his wicked way, to save his life; the same wicked man shall die in his iniquity; but his blood will I require at thine hand. **19** Yet if thou warn the wicked, and he turn not from his wickedness, nor from his wicked way, he shall die in his iniquity; but thou hast delivered thy soul. **20** Again, When a righteous man doth turn from his righteousness, and commit iniquity, and I lay a stumblingblock before him, he shall die: because thou hast not given him warning, he shall die in his sin, and his righteousness which he hath done shall not be remembered; but his blood will I require at thine hand. **21** Nevertheless if thou warn the righteous man, that the righteous sin not, and he doth not sin, he shall surely live, because he is warned; also thou hast delivered thy soul.*

Ezek 3:17-21 (KJV)

*The people of the land have used oppression, and exercised robbery, and have vexed the poor and needy: yea, they have oppressed the stranger wrongfully. **30** And I sought for a man among them, that should make up the hedge, and stand in the gap before me for the land, that I should not destroy it: but I found none. **31** Therefore have I poured out mine indignation upon them; I have consumed them with the fire of my wrath: their own way have I recompensed upon their heads, saith the Lord GOD.*

Ezek 22:29-31 (KJV)

Seek wisdom and truth!

Buy the truth, and sell it not; also wisdom, and instruction, and understanding.

Prov 23:23 (KJV)

Have a trust or will or your estate will get eaten up by the government and not go to those you love.

Have zero debt.

*Be not thou one of them that strike hands, or of them that are sureties for debts. **27** If thou hast nothing to pay, why should he take away thy bed from under thee?*

Prov 22:26-27 (KJV)

*My son, if thou be surety for thy friend, if thou hast stricken thy hand with a stranger, **2** Thou art snared with the words of thy mouth, thou art taken with the words of thy mouth. **3** Do this now, my son, and deliver thyself, when thou art come into the hand of thy friend; go, humble thyself, and make sure thy friend. **4** Give not sleep to thine eyes, nor slumber to thine eyelids. **5** Deliver thyself as a roe from the hand of the hunter, and as a bird from the hand of the fowler.*

6** Go to the ant, thou sluggard; consider her ways, and be wise: **7** Which having no guide, overseer, or ruler, **8 Provideth her meat in the summer, and gathereth her food in the harvest. **9** How long wilt thou sleep, O sluggard? when wilt thou arise out of thy sleep? **10** Yet a little sleep, a little slumber, a little folding of the hands to sleep: **11** So shall thy poverty come as one that travelleth, and thy want as an armed man.

Prov 6:1-11 (KJV)

Don't cosign.

He that is surety for a stranger shall smart for it: and he that hateth suretiship is sure.

Prov 11:15 (KJV)

My son, if thou be surety for thy friend, if thou hast stricken thy hand with a stranger, ² Thou art snared with the words of thy mouth, thou art taken with the words of thy mouth. ³ Do this now, my son, and deliver thyself, when thou art come into the hand of thy friend; go, humble thyself, and make sure thy friend. ⁴ Give not sleep to thine eyes, nor slumber to thine eyelids. ⁵ Deliver thyself as a roe from the hand of the hunter, and as a bird from the hand of the fowler.

Prov 6:1-5 (KJV)

Being self-sufficient by owning a home and taking measures to produce your own heating, water, electricity (wind and solar) and FOOD—animals, plants, orchard, garden—is an admirable and even Biblically based goal.

Follow the principle of Ecclesiastes, develop multiples steams of income to be prepared for you know not what evil will come upon the land.

Give generously and sacrificially.

Tithe 10% to your local church & give above that to godly organizations and ministries

Save for “retirement”—simply old age, not to live a life of ease (Read Luke 12:13-21 very carefully)

Save to reach a giving goal that you have settled in your heart to give (2 Corinthians 9:7)

Provide for the needs of your family through multiplying resources: plants, orchards, gardens, greenhouse, animals: goats, chickens, pigs, cows, rabbits.

Live *below* your income

The following portrays a plan of how a husband and wife can live debt free on 24K a year. Now actual numbers will vary, and where you live is certainly a factor. In the area of the country I live in, small homes can be rented for \$450 and up every month and most apartments are \$700 or so a month. While it would be hard to live on this much with children and for one’s entire life, if a man and wife live on significantly less even if they make more for their first 5 years of marriage, they can save a tremendous amount toward buying/building a home debt free.

Live on \$24K a year (assuming this amount is after taxes)

For a Husband and wife

Tithe	\$200/mo	\$2,400/yr
Rent	\$700/mo	\$8,400/yr
Own Car	\$0	\$0
Gas, Oil, tune ups, misc	\$250/mo	\$3,000/yr
2 Cell Phones	\$80/mo	\$960/yr
Samaritan Care medical sharing	\$200/mo	\$2,400/yr
Food and house supplies	\$200/mo	\$3,600/yr
Misc	\$100/mo	\$1,200/yr
Car Insurance	\$200/mo	\$3,600/yr
Disability and Life Insurance	\$70/mo	\$840/yr

*(no electricity, water, or trash) assumed that that is part of rent.

Monthly break down of net \$2,000

\$200	Tithe
\$700	Apartment/Small Home rent
\$80	Cell phones
\$250	Gas and car maintenance
\$200	Samaritan Care
\$200	Food and House Supplies
\$100	Misc (save whatever possible each month)
\$200	Car Insurance
\$70	Disability and Life Insurance

Side jobs and little things on the side can be done to make money to save in advance for another car. Tip: always buy used and try to spend \$4,000 max for a reliable car during your first decade of marriage.

In addition, having an emergency fund of \$1,000 in case the car breaks down and 3-6 months of living expenses or \$10,000 in this case is wise and recommended by most conservative financial advisors. God's Word teaches us very clearly to have something stored up and live wisely for we do not know when evil (trouble, famine, recession, etc) will come upon the land. It is hoped that a man and woman will have the 3-6 months of living expenses saved up prior to marriage.

If you stick it out for a few years and really watch your finances before you are married and during your first 5 years of marriage, then you can be debt free, likely own a small home and have a bright future simply due to your lack of debt. In addition, some things in this budget can be completely eliminated. For example, rent can be eliminated when one owns a home. Food costs can be offset when a large garden is on land that you own or have an agreement to harvest from. Electricity can be produced by wind, solar, or geothermal power and water can come from a well or purification system via a spring.

Just think with me for a moment. On the low end of a housing cost (\$450-700/mo) you could save over \$8,000 in a year by merely setting that aside when you own a small home! In just five years, you could have \$40,000 in cash + interest! That amount can build a small home or buy a trailer and your own land. A young man saving \$8,000 a year for five years before marriage could be there! The point is don't get in debt—debt presumes upon the future, that is, that you will have the resources to pay it and you are actually on the losing end of the bargain and don't "own" anything. But when you live debt free, you can save very quickly and "get ahead." **But just being financially ahead is not the main point. The main point is #1 having some provision stored up for your family and #2 able to give. When you are in debt, you not only have less money, but you tie up resources and tie your hands to being able to truly give because of monthly payments you must make.**

List of Proverbs

The Proverbs on Wealth, Wisdom, Household, and Business*

*For more wisdom, pick up a Bible. Read it cover to cover. Crave it's wisdom, ask for understanding and insight, apply it thoroughly. Test everything by it.

Wisdom is of utmost importance for our lives. **Man's advice on how to live and order our lives amidst another storm is futile.** But God's wisdom is definitely right and true! It is for this reason that I have included these selections of Proverbs on living, business, and a variety of other topics in this book. My aim is to share God's vision for our lives and how to conduct ourselves in the coming years; for I am fallible, no plan I devise or seek to follow Biblically will ever be perfect. However, the more I and you dear reader ground ourselves in the Word of God: our endeavors, our lifestyle, our preparations—we are building on a solid foundation with God's pillars of wisdom, diligence, and truth and He will honor our obedience.

The proverbs of Solomon the son of David, king of Israel; **2** To know wisdom and instruction; to perceive the words of understanding; **3** To receive the instruction of wisdom, justice, and judgment, and equity; **4** To give subtilty to the simple, to the young man knowledge and discretion. **5** A wise *man* will hear, and will increase learning; and a man of understanding shall attain unto wise counsels: **6** To understand

a proverb, and the interpretation; the words of the wise, and their dark sayings.

7 The fear of the LORD *is* the beginning of knowledge: *but* fools despise wisdom and instruction

Prov 1:1-7 (KJV)

The fear of the LORD *is* the beginning of knowledge: *but* fools despise wisdom and instruction. **8** My son, hear the instruction of thy father, and forsake not the law of thy mother: **9** For they *shall be* an ornament of grace unto thy head, and chains about thy neck.

Prov 1:7-9 (KJV)

My son, if sinners entice thee, consent thou not.

Prov 1:10 (KJV)

We shall find all precious substance, we shall fill our houses with spoil: **14** Cast in thy lot among us; let us all have one purse: **15** My son, walk not thou in the way with them; refrain thy foot from their path

Prov 1:13-15 (KJV)

So *are* the ways of every one that is greedy of gain; *which* taketh away the life of the owners thereof.

Prov 1:19 (KJV)

Wisdom crieth without; she uttereth her voice in the streets: **21** She crieth in the chief place of concourse, in the openings of the gates: in the city she uttereth her words, *saying*, **22** How long, ye simple ones, will ye love simplicity? and the scorers delight in their scorning, and fools hate knowledge? **23** Turn you at my reproof: behold, I will pour out my spirit unto you, I will make known my words unto you.

Prov 1:20-23 (KJV)

Because I have called, and ye refused; I have stretched out my hand, and no man regarded; **25** But ye have set at nought all my counsel, and would none of my reproof: **26** I also will laugh at your calamity; I will mock when your fear cometh; **27** When your fear cometh as desolation, and your destruction cometh as a whirlwind; when distress and anguish cometh upon you. **28** Then shall they call upon me, but I will not answer; they shall seek me early, but they shall not find me: **29** For that they hated knowledge, and did not choose the fear of the LORD: **30** They would none of my counsel: they despised all my reproof. **31** Therefore shall they eat of the fruit of their own way, and be filled with their own devices. **32** For the turning away of the simple shall slay them, and the prosperity of fools shall destroy them. **33** But whoso hearkeneth unto me shall dwell safely, and shall be quiet from fear of evil.

Prov 1:24-33 (KJV)

My son, if thou wilt receive my words, and hide my commandments with thee; **2** So that thou incline thine ear unto wisdom, *and* apply thine heart to understanding; **3** Yea, if thou criest after knowledge, *and* liftest up thy voice for understanding; **4** If thou seekest her as silver, and searchest for her as *for* hid treasures; **5** Then shalt thou understand the fear of the LORD, and find the knowledge of God. **6** For **the LORD giveth wisdom**: out of his mouth *cometh* knowledge and understanding. **7** **He layeth up sound wisdom for the righteous: he is a buckler to them that walk uprightly.** **8** He keepeth the paths of judgment, and **preserveth the way of his saints.** **9** Then shalt thou understand righteousness, and judgment, and equity; *yea*, every good path.

Prov 2:1-9 (KJV)

When wisdom entereth into thine heart, and knowledge is pleasant unto thy soul; **11** Discretion shall preserve thee, understanding shall keep thee: **12** To deliver thee from the way of the evil *man*, from the man that speaketh froward things; **13** Who leave the paths of uprightness, to walk in the ways of darkness; **14** Who rejoice to do evil, *and* delight in the frowardness of the wicked; **15** Whose ways *are* crooked, and *they* froward in their paths: **16** To deliver thee from the strange woman, *even* from the stranger *which* flattereth with her words; **17** Which forsaketh the guide of her youth, and forgetteth the covenant of her God. **18** For her house inclineth unto death, and her paths unto the dead. **19** None that go unto her return again, neither take they hold of the paths of life. **20** That thou mayest walk in the way of good *men*, and keep the paths of the righteous. **21** For the upright shall dwell in the land, and the perfect shall remain in it. **22** But the wicked shall be cut off from the earth, and the transgressors shall be rooted out of it.

Prov 2:10-22 (KJV)

My son, forget not my law; but let thine heart keep my commandments: **2** For length of days, and long life, and peace, shall they add to thee.

Prov 3:1-2 (KJV)

Let not mercy and truth forsake thee: bind them about thy neck; write them upon the table of thine heart: **4** So shalt thou find favour and good understanding in the sight of God and man. **5** Trust in the LORD with all thine heart; and lean not unto thine own understanding. **6** In all thy ways acknowledge him, and he shall direct thy paths.

Prov 3:3-6 (KJV)

Be not wise in thine own eyes: fear the LORD, and depart from evil. **8** It shall be health to thy navel, and marrow to thy bones. **9** Honour the LORD with thy substance, and with the firstfruits of all thine increase: **10** So shall thy barns be filled with plenty, and thy presses shall burst out with new wine. **11** My son, despise not the chastening of the LORD; neither be weary of his correction: **12** For whom the LORD loveth he correcteth; even as a father the son *in whom* he delighteth.

Prov 3:7-12 (KJV)

Happy *is* the man *that* findeth wisdom, and the man *that* getteth understanding. **14** For the merchandise of it *is* better than the

merchandise of silver, and the gain thereof than fine gold. **15** She *is* more precious than rubies: and all the things thou canst desire are not to be compared unto her. **16** Length of days *is* in her right hand; *and* in her left hand riches and honour. **17** Her ways *are* ways of pleasantness, and all her paths *are* peace. **18** She *is* a tree of life to them that lay hold upon her: and happy *is every one* that retaineth her. **19** The LORD by wisdom hath founded the earth; by understanding hath he established the heavens. **20** By his knowledge the depths are broken up, and the clouds drop down the dew.

Prov 3:13-20 (KJV)

My son, let not them depart from thine eyes: keep sound wisdom and discretion: **22** So shall they be life unto thy soul, and grace to thy neck. **23** Then shalt thou walk in thy way safely, and thy foot shall not stumble. **24** When thou liest down, thou shalt not be afraid: yea, thou shalt lie down, and thy sleep shall be sweet. **25** Be not afraid of sudden fear, neither of the desolation of the wicked, when it cometh. **26** For the LORD shall be thy confidence, and shall keep thy foot from being taken.

Prov 3:21-26 (KJV)

Withhold not good from them to whom it is due, when it is in the power of thine hand to do *it*. **28** Say not unto thy neighbour, Go, and come again, and to morrow I will give; when thou hast it by thee. **29** Devise not evil against thy neighbour, seeing he dwelleth securely by thee. **30** Strive not with a man without cause, if he have done thee no harm. **31** Envy thou not the oppressor, and choose none of his ways. **32** For the froward *is* abomination to the LORD: but his secret *is*

with the righteous. **33** The curse of the LORD *is* in the house of the wicked: but he blesseth the habitation of the just. **34** Surely he scorneth the scorers: but he giveth grace unto the lowly. **35** The wise shall inherit glory: but shame shall be the promotion of fools.

Prov 3:27-35 (KJV)

Keep thy heart with all diligence; for out of it *are* the issues of life.

Prov 4:23 (KJV)

26 Ponder the path of thy feet, and let all thy ways be established.

Prov 4:26 (KJV)

Drink waters out of thine own cistern, and running waters out of thine own well. **16** Let thy fountains be dispersed abroad, *and* rivers of waters in the streets. **17** Let them be only thine own, and not strangers' with thee. **18** Let thy fountain be blessed: and rejoice with the wife of thy youth. **19** *Let her be as* the loving hind and pleasant roe; let her breasts satisfy thee at all times; and be thou ravished always with her love. **20** And why wilt thou, my son, be ravished with a strange woman, and embrace the bosom of a stranger? **21** For the ways of man *are* before the eyes of the LORD, and he pondereth all his goings. **22** His own iniquities shall take the wicked himself, and he shall be holden with the cords of his sins. **23** He shall die without instruction; and in the greatness of his folly he shall go astray.

Prov 5:15-23 (KJV)

My son, if thou be surety for thy friend, *if* thou hast stricken thy hand with a stranger, **2** Thou art snared with the words of thy mouth, thou art taken with the words of thy mouth. **3** Do this now, my son, and deliver thyself, when thou art come into the hand of thy friend; go, humble thyself, and make sure thy friend. **4** Give not sleep to thine eyes, nor slumber to thine eyelids. **5** Deliver thyself as a roe from the hand *of the hunter*, and as a bird from the hand of the fowler.

Prov 6:1-5 (KJV)

Go to the ant, thou sluggard; consider her ways, and be wise: **7** Which having no guide, overseer, or ruler, **8** Provideth her meat in the summer, *and* gathereth her food in the harvest. **9** How long wilt thou sleep, O sluggard? when wilt thou arise out of thy sleep? **10** *Yet* a little sleep, a little slumber, a little folding of the hands to sleep: **11** So shall thy poverty come as one that travelleth, and thy want as an armed man.

Prov 6:6-11 (KJV)

Receive my instruction, and not silver; and knowledge rather than choice gold. **11** For wisdom *is* better than rubies; and all the things that may be desired are not to be compared to it.

Prov 8:10-11 (KJV)

I wisdom dwell with prudence, and find out knowledge of witty inventions.

Prov 8:12 (KJV)

The fear of the LORD *is* to hate evil: pride, and arrogancy, and the evil way, and the froward mouth, do I hate. **14** Counsel *is* mine, and sound wisdom: I *am* understanding; I have strength. **15** By me kings reign, and princes decree justice. **16** By me princes rule, and nobles, *even* all the judges of the earth. **17** I love them that love me; and those that seek me early shall find me. **18** Riches and honour *are* with me; *yea*, durable riches and righteousness. **19** My fruit *is* better than gold, *yea*, than fine gold; and my revenue than choice silver. **20** I lead in the way of righteousness, in the midst of the paths of judgment: **21** That I may cause those that love me to inherit substance; and I will fill their treasures.

Prov 8:13-21 (KJV)

Now therefore hearken unto me, O ye children: for blessed *are they that* keep my ways. **33** Hear instruction, and be wise, and refuse it not. **34** Blessed *is* the man that heareth me, watching daily at my gates, waiting at the posts of my doors. **35** For whoso findeth me findeth life, and shall obtain favour of the LORD. **36** But he that sinneth against me wrongeth his own soul: all they that hate me love death.

Prov 8:32-36 (KJV)

Give *instruction* to a wise *man*, and he will be yet wiser: teach a just *man*, and he will increase in learning. **10** The fear of the LORD *is* the beginning of wisdom: and the knowledge of the holy *is* understanding. **11** For by me thy days shall be multiplied, and the years of thy life

shall be increased. **12** If thou be wise, thou shalt be wise for thyself: but *if* thou scornest, thou alone shalt bear *it*.

Prov 9:9-12 (KJV)

A wise son maketh a glad father: but a foolish son *is* the heaviness of his mother. **2** Treasures of wickedness profit nothing: but righteousness delivereth from death. **3** The LORD will not suffer the soul of the righteous to famish: but he casteth away the substance of the wicked

Prov 10:1-3 (KJV)

He becometh poor that dealeth *with* a slack hand: but the hand of the diligent maketh rich. **5** He that gathereth in summer *is* a wise son: *but* he that sleepeth in harvest *is* a son that causeth shame. **6** Blessings *are* upon the head of the just: but violence covereth the mouth of the wicked. **7** The memory of the just *is* blessed: but the name of the wicked shall rot. **8** The wise in heart will receive commandments: but a prating fool shall fall.

Prov 10:4-8 (KJV)

He that walketh uprightly walketh surely: but he that perverteth his ways shall be known.

Prov 10:9 (KJV)

Hatred stirreth up strifes: but love covereth all sins.

Prov 10:12 (KJV)

In the lips of him that hath understanding wisdom is found: but a rod *is* for the back of him that is void of understanding.

Prov 10:13 (KJV)

The rich man's wealth *is* his strong city: the destruction of the poor *is* their poverty. **16** The labour of the righteous *tendeth* to life: the fruit of the wicked to sin. **17** He *is in* the way of life that keepeth instruction: but he that refuseth reproof erreth

Prov 10:15-17 (KJV)

In the multitude of words there wanteth not sin: but he that refraineth his lips *is* wise. **20** The tongue of the just *is as* choice silver: the heart of the wicked *is* little worth. **21** The lips of the righteous feed many: but fools die for want of wisdom.

Prov 10:19-21 (KJV)

The blessing of the LORD, it maketh rich, and he addeth no sorrow with it.

Prov 10:22 (KJV)

The fear of the wicked, it shall come upon him: but the desire of the righteous shall be granted. **25** As the whirlwind passeth, so *is* the wicked no *more*: but the righteous *is* an everlasting foundation.

Prov 10:24-25 (KJV)

As vinegar to the teeth, and as smoke to the eyes, so *is* the sluggard to them that send him.

Prov 10:26 (KJV)

The fear of the LORD prolongeth days: but the years of the wicked shall be shortened. **28** The hope of the righteous *shall be* gladness: but the expectation of the wicked shall perish. **29** The way of the LORD *is* strength to the upright: but destruction *shall be* to the workers of iniquity. **30** The righteous shall never be removed: but the wicked shall not inhabit the earth. **31** The mouth of the just bringeth forth wisdom: but the froward tongue shall be cut out. **32** The lips of the righteous know what is acceptable: but the mouth of the wicked *speaketh* frowardness.

Prov 10:27-32 (KJV)

A false balance *is* abomination to the LORD: but a just weight *is* his delight.

Prov 11:1 (KJV)

When pride cometh, then cometh shame: but with the lowly *is* wisdom. **3** The integrity of the upright shall guide them: but the perverseness of transgressors shall destroy them. **4** Riches profit not in the day of wrath: but righteousness delivereth from death. **5** The righteousness of the perfect shall direct his way: but the wicked shall fall by his own wickedness. **6** The righteousness of the upright shall deliver them: but transgressors shall be taken in *their own* naughtiness.

Prov 11:2-6 (KJV)

When it goeth well with the righteous, the city rejoiceth: and when the wicked perish, *there is* shouting. **11** By the blessing of the upright the city is exalted: but it is overthrown by the mouth of the wicked. **12** He that is void of wisdom despiseth his neighbour: but a man of understanding holdeth his peace

Prov 11:10-12 (KJV)

Where no counsel *is*, the people fall: but in the multitude of counsellors *there is* safety. **15** He that is surety for a stranger shall smart *for it*: and he that hateth suretiship is sure. **16** A gracious woman retaineth honour: and strong *men* retain riches. **17** The merciful man doeth good to his own soul: but *he that is* cruel troubleth his own flesh.

Prov 11:14-17 (KJV)

The wicked worketh a deceitful work: but to him that soweth righteousness *shall be* a sure reward. **19** As righteousness *tendeth* to life: so he that pursueth evil *pursueth it* to his own death.

Prov 11:18-19 (KJV)

Though hand *join* in hand, the wicked shall not be unpunished: but the seed of the righteous shall be delivered.

Prov 11:21 (KJV)

The desire of the righteous *is* only good: *but* the expectation of the wicked *is* wrath. **24** There is that scattereth, and yet increaseth; and *there is* that withholdeth more than is meet, but *it tendeth* to poverty. **25** The liberal soul shall be made fat: and he that watereth shall be watered also himself. **26** He that withholdeth corn, the people shall curse him: but blessing *shall be* upon the head of him that selleth *it*. **27** He that diligently seeketh good procureth favour: but he that seeketh mischief, it shall come unto him. **28** He that trusteth in his riches shall fall: but the righteous shall flourish as a branch. **29** He that troubleth his own house shall inherit the wind: and the fool *shall be* servant to the wise of heart. **30** The fruit of the righteous *is* a tree of life; and he that winneth souls *is* wise. **31** Behold, the righteous shall be recompensed in the earth: much more the wicked and the sinner.

Prov 11:23-31 (KJV)

Whoso loveth instruction loveth knowledge: but he that hateth reproof *is* brutish. **2** A good *man* obtaineth favour of the LORD: but a man of wicked devices will he condemn. **3** A man shall not be established by

wickedness: but the root of the righteous shall not be moved. **4** A virtuous woman *is* a crown to her husband: but she that maketh ashamed *is* as rottenness in his bones. **5** The thoughts of the righteous *are* right: *but* the counsels of the wicked *are* deceit.

Prov 12:1-5 (KJV)

He that is despised, and hath a servant, *is* better than he that honoureth himself, and lacketh bread. **10** A righteous *man* regardeth the life of his beast: but the tender mercies of the wicked *are* cruel. **11** He that tilleth his land shall be satisfied with bread: but he that followeth vain *persons is* void of understanding. **12** The wicked desireth the net of evil *men*: but the root of the righteous yieldeth *fruit*. **13** The wicked is snared by the transgression of *his* lips: but the just shall come out of trouble. **14** A man shall be satisfied with good by the fruit of *his* mouth: and the recompence of a man's hands shall be rendered unto him.

Prov 12:9-14 (KJV)

There is that speaketh like the piercings of a sword: but the tongue of the wise *is* health. **19** The lip of truth shall be established for ever: but a lying tongue *is* but for a moment.

Prov 12:18-19 (KJV)

The hand of the diligent shall bear rule: but the slothful shall be under tribute.

Prov 12:24 (KJV)

The slothful *man* roasteth not that which he took in hunting: but the substance of a diligent man *is* precious.

Prov 12:27 (KJV)

The soul of the sluggard desireth, and *hath* nothing: but the soul of the diligent shall be made fat. **5** A righteous *man* hateth lying: but a wicked *man* is loathsome, and cometh to shame.

Prov 13:4-5 (KJV)

There is that maketh himself rich, yet *hath* nothing: *there is* that maketh himself poor, yet *hath* great riches. **8** The ransom of a man's life *are* his riches: but the poor heareth not rebuke.

Prov 13:7-8 (KJV)

Wealth *gotten* by vanity shall be diminished: but he that gathereth by labour shall increase. **12** Hope deferred maketh the heart sick: but *when* the desire cometh, *it is* a tree of life. **13** Whoso despiseth the word shall be destroyed: but he that feareth the commandment shall be rewarded.

Prov 13:11-13 (KJV)

Good understanding giveth favour: but the way of transgressors *is* hard. **16** Every prudent *man* dealeth with knowledge: but a fool layeth

open *his* folly. **17** A wicked messenger falleth into mischief: but a faithful ambassador *is* health.

Prov 13:15-17 (KJV)

Poverty and shame *shall be to* him that refuseth instruction: but he that regardeth reproof shall be honoured.

Prov 13:18 (KJV)

A good *man* leaveth an inheritance to his children's children: and the wealth of the sinner *is* laid up for the just. **23** Much food *is in* the tillage of the poor: but there is *that is* destroyed for want of judgment. **24** He that spareth his rod hateth his son: but he that loveth him chasteneth him betimes. **25** The righteous eateth to the satisfying of his soul: but the belly of the wicked shall want.

Prov 13:22-25 (KJV)

Every wise woman buildeth her house: but the foolish plucketh it down with her hands.

Prov 14:1 (KJV)

Where no oxen *are*, the crib *is* clean: but much increase *is* by the strength of the ox.

Prov 14:4 (KJV)

There is a way which seemeth right unto a man, but the end thereof *are* the ways of death.

Prov 14:12 (KJV)

In all labour there is profit: but the talk of the lips *tendeth* only to penury. **24** The crown of the wise *is* their riches: *but* the foolishness of fools *is* folly.

Prov 14:23-24 (KJV)

In the fear of the LORD *is* strong confidence: and his children shall have a place of refuge. **27** The fear of the LORD *is* a fountain of life, to depart from the snares of death.

Prov 14:26-27 (KJV)

Righteousness exalteth a nation: but sin *is* a reproach to any people.

Prov 14:34 (KJV)

Better *is* little with the fear of the LORD than great treasure and trouble therewith. **17** Better *is* a dinner of herbs where love is, than a stalled ox and hatred therewith.

Prov 15:16-17 (KJV)

The way of the slothful *man is* as an hedge of thorns: but the way of the righteous *is* made plain.

Prov 15:19 (KJV)

He that is greedy of gain troubleth his own house; but he that hateth gifts shall live. **28** The heart of the righteous studieth to answer: but the mouth of the wicked poureth out evil things.

Prov 15:27-28 (KJV)

The fear of the LORD *is* the instruction of wisdom; and before honour *is* humility.

Prov 15:33 (KJV)

All the ways of a man *are* clean in his own eyes; but the LORD weigheth the spirits. **3** Commit thy works unto the LORD, and thy thoughts shall be established.

Prov 16:2-3 (KJV)

By mercy and truth iniquity is purged: and by the fear of the LORD *men* depart from evil. **7** When a man's ways please the LORD, he maketh even his enemies to be at peace with him.

Prov 16:6-7 (KJV)

Better *is* a little with righteousness than great revenues without right.

Prov 16:8 (KJV)

A man's heart deviseth his way: but the LORD directeth his steps.

Prov 16:9 (KJV)

A just weight and balance *are* the LORD'S: all the weights of the bag *are* his work.

Prov 16:11 (KJV)

How much better *is it* to get wisdom than gold! and to get understanding rather to be chosen than silver!

Prov 16:16 (KJV)

He that handleth a matter wisely shall find good: and whoso trusteth in the LORD, happy *is* he. **21** The wise in heart shall be called prudent: and the sweetness of the lips increaseth learning. **22** Understanding *is* a wellspring of life unto him that hath it: but the instruction of fools *is* folly. **23** The heart of the wise teacheth his mouth, and addeth learning to his lips.

Prov 16:20-23 (KJV)

There is a way that seemeth right unto a man, but the end thereof *are* the ways of death. **26** He that laboureth laboureth for himself; for his mouth craveth it of him.

Prov 16:25-26 (KJV)

Better *is* a dry morsel, and quietness therewith, than an house full of sacrifices *with* strife. **2** A wise servant shall have rule over a son that causeth shame, and shall have part of the inheritance among the brethren.

Prov 17:1-2 (KJV)

Children's children *are* the crown of old men; and the glory of children *are* their fathers.

Prov 17:6 (KJV)

A friend loveth at all times, and a brother is born for adversity.

18 A man void of understanding striketh hands, *and* becometh surety in the presence of his friend.

Prov 17:17-18 (KJV)

Through desire a man, having separated himself, seeketh *and* intermeddleth with all wisdom. **2** A fool hath no delight in understanding, but that his heart may discover itself.

Prov 18:1-2 (KJV)

He also that is slothful in his work is brother to him that is a great waster.

Prov 18:9 (KJV)

The name of the LORD *is* a strong tower: the righteous runneth into it, and is safe. **11** The rich man's wealth *is* his strong city, and as an high wall in his own conceit. **12** Before destruction the heart of man is haughty, and before honour *is* humility.

Prov 18:10-12 (KJV)

A man's belly shall be satisfied with the fruit of his mouth; *and* with the increase of his lips shall he be filled.

Prov 18:20 (KJV)

Whoso findeth a wife findeth a good *thing*, and obtaineth favour of the LORD. **23** The poor useth intreaties; but the rich answereth roughly.

Prov 18:22-23 (KJV)

Better *is* the poor that walketh in his integrity, than *he that is* perverse in his lips, and is a fool.

Prov 19:1 (KJV)

Wealth maketh many friends; but the poor is separated from his neighbour.

Prov 19:4 (KJV)

Many will intreat the favour of the prince: and every man *is* a friend to him that giveth gifts. **7** All the brethren of the poor do hate him: how much more do his friends go far from him? he pursueth *them with words, yet they are wanting to him.*

Prov 19:6-7 (KJV)

House and riches *are* the inheritance of fathers: and a prudent wife *is* from the LORD.

Prov 19:14 (KJV)

Slothfulness casteth into a deep sleep; and an idle soul shall suffer hunger.

Prov 19:15 (KJV)

He that hath pity upon the poor lendeth unto the LORD; and that which he hath given will he pay him again.

Prov 19:17 (KJV)

There are many devices in a man's heart; nevertheless the counsel of the LORD, that shall stand. **22** The desire of a man *is* his kindness: and a poor man *is* better than a liar. **23** The fear of the LORD *tendeth* to life: and *he that hath it* shall abide satisfied; he shall not be visited with evil. **24** A slothful *man* hideth his hand in *his* bosom, and will not so much as bring it to his mouth again. **25** Smite a scorner, and the simple will beware: and reprove one that hath understanding, *and* he will understand knowledge. **26** He that wasteth *his* father, *and* chaseth away *his* mother, *is* a son that causeth shame, and bringeth reproach.

Prov 19:21-26 (KJV)

Wine *is* a mocker, strong drink *is* raging: and whosoever is deceived thereby is not wise.

Prov 20:1 (KJV)

The sluggard will not plow by reason of the cold; *therefore* shall he beg in harvest, and *have* nothing.

Prov 20:4 (KJV)

Counsel in the heart of man *is like* deep water; but a man of understanding will draw it out. **6** Most men will proclaim every one his own goodness: but a faithful man who can find? **7** The just *man* walketh in his integrity: his children *are* blessed after him.

Prov 20:5-7 (KJV)

Divers weights, *and* divers measures, both of them *are* alike abomination to the LORD. **11** Even a child is known by his doings, whether his work *be* pure, and whether *it be* right.

Prov 20:10-11 (KJV)

Love not sleep, lest thou come to poverty; open thine eyes, *and* thou shalt be satisfied with bread.

Prov 20:13 (KJV)

It is naught, *it is* naught, saith the buyer: but when he is gone his way, then he boasteth. **15** There is gold, and a multitude of rubies: but the lips of knowledge *are* a precious jewel. **16** Take his garment that is surety *for* a stranger: and take a pledge of him for a strange woman. **17** Bread of deceit *is* sweet to a man; but afterwards his mouth shall be filled with gravel.

Prov 20:14-17 (KJV)

An inheritance *may be* gotten hastily at the beginning; but the end thereof shall not be blessed.

22 Say not thou, I will recompense evil; *but* wait on the LORD, and he shall save thee.

Prov 20:21-22 (KJV)

The glory of young men *is* their strength: and the beauty of old men *is* the gray head.

Prov 20:29 (KJV)

The thoughts of the diligent *tend* only to plenteousness; but of every one *that is* hasty only to want.

Prov 21:5 (KJV)

The getting of treasures by a lying tongue *is* a vanity tossed to and fro of them that seek death. ⁷ The robbery of the wicked shall destroy them; because they refuse to do judgment.

Prov 21:6-7 (KJV)

Whoso stoppeth his ears at the cry of the poor, he also shall cry himself, but shall not be heard.

Prov 21:13 (KJV)

He that loveth pleasure *shall be* a poor man: he that loveth wine and oil shall not be rich.

Prov 21:17 (KJV)

There is treasure to be desired and oil in the dwelling of the wise; but a foolish man spendeth it up.

Prov 21:20 (KJV)

The desire of the slothful killeth him; for his hands refuse to labour.
26 He coveteth greedily all the day long: but the righteous giveth and spareth not.

Prov 21:25-26 (KJV)

There is no wisdom nor understanding nor counsel against the LORD.
31 The horse *is* prepared against the day of battle: but safety *is* of the LORD.

Prov 21:30-31 (KJV)

A *good* name *is* rather to be chosen than great riches, *and* loving favour rather than silver and gold. **2** The rich and poor meet together: the LORD *is* the maker of them all.

Prov 22:1-2 (KJV)

A prudent *man* foreseeth the evil, and hideth himself: but the simple pass on, and are punished. **4** By humility *and* the fear of the LORD *are* riches, and honour, and life.

Prov 22:3-4 (KJV)

Train up a child in the way he should go: and when he is old, he will not depart from it.

Prov 22:6 (KJV)

The rich ruleth over the poor, and the borrower *is* servant to the lender. **8** He that soweth iniquity shall reap vanity: and the rod of his anger shall fail. **9** He that hath a bountiful eye shall be blessed; for he giveth of his bread to the poor.

Prov 22:7-9 (KJV)

The eyes of the LORD preserve knowledge, and he overthroweth the words of the transgressor. **13** The slothful *man* saith, *There is* a lion without, I shall be slain in the streets. **14** The mouth of strange women *is* a deep pit: he that is abhorred of the LORD shall fall therein. **15** Foolishness *is* bound in the heart of a child; *but* the rod of correction shall drive it far from him. **16** He that oppresseth the poor to increase his *riches*, *and* he that giveth to the rich, *shall* surely *come* to want.

Prov 22:12-16 (KJV)

Rob not the poor, because he *is* poor: neither oppress the afflicted in the gate: **23** For the LORD will plead their cause, and spoil the soul of those that spoiled them.

24 Make no friendship with an angry man; and with a furious man thou shalt not go: **25** Lest thou learn his ways, and get a snare to thy soul.

26 Be not thou *one* of them that strike hands, *or* of them that are sureties for debts. **27** If thou hast nothing to pay, why should he take away thy bed from under thee?

28 Remove not the ancient landmark, which thy fathers have set.

29 Seest thou a man diligent in his business? he shall stand before kings; he shall not stand before mean *men*.

Prov 22:22-29 (KJV)

Labour not to be rich: cease from thine own wisdom. **5** Wilt thou set thine eyes upon that which is not? for *riches* certainly make themselves wings; they fly away as an eagle toward heaven.

Prov 23:4-5 (KJV)

Remove not the old landmark; and enter not into the fields of the fatherless: **11** For their redeemer *is* mighty; he shall plead their cause with thee.

Prov 23:10-11 (KJV)

Let not thine heart envy sinners: but *be thou* in the fear of the LORD all the day long. **18** For surely there is an end; and thine expectation shall not be cut off. **19** Hear thou, my son, and be wise, and guide thine heart in the way. **20** Be not among winebibbers; among riotous eaters of flesh: **21** For the drunkard and the glutton shall come to poverty: and drowsiness shall clothe *a man* with rags. **22** Hearken unto thy father that begat thee, and despise not thy mother when she is old. **23** Buy the truth, and sell *it* not; *also* wisdom, and instruction, and understanding.

Prov 23:17-23 (KJV)

Through wisdom is an house builded; and by understanding it is established: **4** And by knowledge shall the chambers be filled with all precious and pleasant riches. **5** A wise man *is* strong; yea, a man of knowledge increaseth strength. **6** For by wise counsel thou shalt make thy war: and in multitude of counsellors *there is* safety.

Prov 24:3-6 (KJV)

For a just *man* falleth seven times, and riseth up again: but the wicked shall fall into mischief. **17** Rejoice not when thine enemy falleth, and let not thine heart be glad when he stumbleth: **18** Lest the LORD see *it*, and it displease him, and he turn away his wrath from him.

Prov 24:16-18 (KJV)

Prepare thy work without, and make it fit for thyself in the field; and afterwards build thine house. **28** Be not a witness against thy neighbour without cause; and deceive *not* with thy lips. **29** Say not, I will do so to him as he hath done to me: I will render to the man according to his work. **30** I went by the field of the slothful, and by the vineyard of the man void of understanding; **31** And, lo, it was all grown over with thorns, *and* nettles had covered the face thereof, and the stone wall thereof was broken down. **32** Then I saw, *and* considered *it* well: I looked upon *it*, *and* received instruction. **33** *Yet* a little sleep, a little slumber, a little folding of the hands to sleep: **34** So shall thy poverty come *as* one that travelleth; and thy want as an armed man.

Prov 24:27-34 (KJV)

It is the glory of God to conceal a thing: but the honour of kings is to search out a matter.

Prov 25:2 (KJV)

Hast thou found honey? eat so much as is sufficient for thee, lest thou be filled therewith, and vomit it.

Prov 25:16 (KJV)

If thine enemy be hungry, give him bread to eat; and if he be thirsty, give him water to drink: **22** For thou shalt heap coals of fire upon his head, and the LORD shall reward thee.

Prov 25:21-22 (KJV)

As cold waters to a thirsty soul, so *is* good news from a far country. **26** A righteous man falling down before the wicked *is as* a troubled fountain, and a corrupt spring. **27** *It is* not good to eat much honey: so *for men* to search their own glory *is not* glory. **28** He that *hath* no rule over his own spirit *is like* a city *that is* broken down, *and* without walls.

Prov 25:25-28 (KJV)

The slothful *man* saith, *There is* a lion in the way; a lion *is* in the streets. **14** *As* the door turneth upon his hinges, so *doth* the slothful

upon his bed. **15** The slothful hideth his hand in *his* bosom; it grieveth him to bring it again to his mouth. **16** The sluggard *is* wiser in his own conceit than seven men that can render a reason.

Prov 26:13-16 (KJV)

Boast not thyself of to morrow; for thou knowest not what a day may bring forth. **2** Let another man praise thee, and not thine own mouth; a stranger, and not thine own lips.

Prov 27:1-2 (KJV)

Open rebuke *is* better than secret love. **6** Faithful *are* the wounds of a friend; but the kisses of an enemy *are* deceitful.

Prov 27:5-6 (KJV)

The full soul loatheth an honeycomb; but to the hungry soul every bitter thing is sweet.

Prov 27:7 (KJV)

Thine own friend, and thy father's friend, forsake not; neither go into thy brother's house in the day of thy calamity: *for better is a neighbour that is near than a brother far off.*

Prov 27:10 (KJV)

A prudent *man* foreseeth the evil, *and* hideth himself; *but* the simple pass on, *and* are punished. **13** Take his garment that is surety for a stranger, and take a pledge of him for a strange woman.

Prov 27:12-13 (KJV)

Whoso keepeth the fig tree shall eat the fruit thereof: so he that waiteth on his master shall be honoured.

Prov 27:18 (KJV)

Hell and destruction are never full; so the eyes of man are never satisfied.

Prov 27:20 (KJV)

Be thou diligent to know the state of thy flocks, *and* look well to thy herds. **24** For riches *are* not for ever: and doth the crown *endure* to every generation? **25** The hay appeareth, and the tender grass sheweth itself, and herbs of the mountains are gathered. **26** The lambs *are* for thy clothing, and the goats *are* the price of the field. **27** And *thou shalt have* goats' milk enough for thy food, for the food of thy household, and *for* the maintenance for thy maidens.

Prov 27:23-27 (KJV)

A poor man that oppresseth the poor *is like* a sweeping rain which leaveth no food. **4** They that forsake the law praise the wicked: but such as keep the law contend with them. **5** Evil men understand not

judgment: but they that seek the LORD understand all *things*. **6** Better *is* the poor that walketh in his uprightness, than *he that is* perverse in *his* ways, though he *be* rich. **7** Whoso keepeth the law *is* a wise son: but he that is a companion of riotous *men* shameth his father. **8** He that by usury and unjust gain increaseth his substance, he shall gather it for him that will pity the poor. **9** He that turneth away his ear from hearing the law, even his prayer *shall be* abomination. **10** Whoso causeth the righteous to go astray in an evil way, he shall fall himself into his own pit: but the upright shall have good *things* in possession. **11** The rich man *is* wise in his own conceit; but the poor that hath understanding searcheth him out. **12** When righteous *men* do rejoyce, *there is* great glory: but when the wicked rise, a man is hidden. **13** He that covereth his sins shall not prosper: but whoso confesseth and forsaketh *them* shall have mercy. **14** Happy *is* the man that feareth alway: but he that hardeneth his heart shall fall into mischief. **15** As a roaring lion, and a ranging bear; *so is* a wicked ruler over the poor people. **16** The prince that wanteth understanding *is* also a great oppressor: *but* he that hateth covetousness shall prolong *his* days. **17** A man that doeth violence to the blood of *any* person shall flee to the pit; let no man stay him. **18** Whoso walketh uprightly shall be saved: but *he that is* perverse in *his* ways shall fall at once.

Of wealth and poverty

19 He that tilleth his land shall have plenty of bread: but he that followeth after vain *persons* shall have poverty enough. **20** A faithful man shall abound with blessings: but he that maketh haste to be rich shall not be innocent. **21** To have respect of persons *is* not good: for for a piece of bread *that* man will transgress. **22** He that hasteth to be rich *hath* an evil eye, and considereth not that poverty shall come upon him. **23** He that rebuketh a man afterwards shall find more favour than he that flattereth with the tongue. **24** Whoso robbeth his father or his mother, and saith, *It is* no transgression; the same *is* the companion of a destroyer. **25** He that is of a proud heart stirreth up

strife: but he that putteth his trust in the LORD shall be made fat. **26** He that trusteth in his own heart is a fool: but whoso walketh wisely, he shall be delivered. **27** He that giveth unto the poor shall not lack: but he that hideth his eyes shall have many a curse. **28** When the wicked rise, men hide themselves: but when they perish, the righteous increase.

Prov 28:3-28 (KJV)

He, that being often reprov'd hardeneth *his* neck, shall suddenly be destroyed, and that without remedy.

Prov 29:1 (KJV)

When the righteous are in authority, the people rejoice: but when the wicked beareth rule, the people mourn.

Prov 29:2 (KJV)

Scornful men bring a city into a snare: but wise *men* turn away wrath.

Prov 29:8 (KJV)

The king that faithfully judgeth the poor, his throne shall be established for ever.

Prov 29:14 (KJV)

When the wicked are multiplied, transgression increaseth: but the righteous shall see their fall. **17** Correct thy son, and he shall give thee rest; yea, he shall give delight unto thy soul. **18** Where *there is* no vision, the people perish: but he that keepeth the law, happy *is* he.

Prov 29:16-18 (KJV)

A man's pride shall bring him low: but honour shall uphold the humble in spirit.

Prov 29:23 (KJV)

The fear of man bringeth a snare: but whoso putteth his trust in the LORD shall be safe.

Prov 29:25 (KJV)

Every word of God *is* pure: he *is* a shield unto them that put their trust in him. **6** Add thou not unto his words, lest he reprove thee, and thou be found a liar.

Prov 30:5-6 (KJV)

Two *things* have I required of thee; deny me *them* not before I die: **8** Remove far from me vanity and lies: give me neither poverty nor riches; feed me with food convenient for me: **9** Lest I be full, and deny *thee*, and say, Who *is* the LORD? or lest I be poor, and steal, and take the name of my God *in vain*.

Prov 30:7-9 (KJV)

There is a generation that are pure in their own eyes, and yet is not washed from their filthiness.

Prov 30:12 (KJV)

There be four *things which are* little upon the earth, but they *are* exceeding wise: **25** The ants *are* a people not strong, yet they prepare their meat in the summer; **26** The conies *are but* a feeble folk, yet make they their houses in the rocks; **27** The locusts have no king, yet go they forth all of them by bands; **28** The spider taketh hold with her hands, and is in kings' palaces.

Prov 30:24-28 (KJV)

If thou hast done foolishly in lifting up thyself, or if thou hast thought evil, *lay* thine hand upon thy mouth. **33** Surely the churning of milk bringeth forth butter, and the wringing of the nose bringeth forth blood: so the forcing of wrath bringeth forth strife.

Prov 30:32-33 (KJV)

The words of king Lemuel, the prophecy that his mother taught him. **2** What, my son? and what, the son of my womb? and what, the son of my vows? **3** Give not thy strength unto women, nor thy ways to that which destroyeth kings. **4** *It is* not for kings, O Lemuel, *it is* not for kings to drink wine; nor for princes strong drink: **5** Lest they drink,

and forget the law, and pervert the judgment of any of the afflicted. **6** Give strong drink unto him that is ready to perish, and wine unto those that be of heavy hearts. **7** Let him drink, and forget his poverty, and remember his misery no more. **8** Open thy mouth for the dumb in the cause of all such as are appointed to destruction. **9** Open thy mouth, judge righteously, and plead the cause of the poor and needy.

Prov 31:1-9 (KJV)

The praise and characteristics of a virtuous woman

10 Who can find a virtuous woman? for her price *is* far above rubies. **11** The heart of her husband doth safely trust in her, so that he shall have no need of spoil. **12** She will do him good and not evil all the days of her life. **13** She seeketh wool, and flax, and worketh willingly with her hands. **14** She is like the merchants' ships; she bringeth her food from afar. **15** She riseth also while it is yet night, and giveth meat to her household, and a portion to her maidens. **16** She considereth a field, and buyeth it: with the fruit of her hands she planteth a vineyard. **17** She girdeth her loins with strength, and strengtheneth her arms. **18** She perceiveth that her merchandise *is* good: her candle goeth not out by night. **19** She layeth her hands to the spindle, and her hands hold the distaff. **20** She stretcheth out her hand to the poor; yea, she reacheth forth her hands to the needy. **21** She is not afraid of the snow for her household: for all her household *are* clothed with scarlet. **22** She maketh herself coverings of tapestry; her clothing *is* silk and purple. **23** Her husband is known in the gates, when he sitteth among the elders of the land. **24** She maketh fine linen, and selleth *it*; and delivereth girdles unto the merchant. **25** Strength and honour *are* her clothing; and she shall rejoice in time to come. **26** She openeth her mouth with wisdom; and in her tongue *is* the law of kindness. **27** She looketh well to the ways of her household, and eateth not the bread of

idleness. **28** Her children arise up, and call her blessed; her husband *also*, and he praiseth her. **29** Many daughters have done virtuously, but thou excellest them all. **30** Favour *is* deceitful, and beauty *is* vain: *but* a woman *that* feareth the LORD, she shall be praised. **31** Give her of the fruit of her hands; and let her own works praise her in the gates.

Prov 31:10-31 (KJV)

Except the LORD build the house, they labour in vain that build it: except the LORD keep the city, the watchman waketh *but* in vain. **2** *It is* vain for you to rise up early, to sit up late, to eat the bread of sorrows: *for* so he giveth his beloved sleep. **3** Lo, children *are* an heritage of the LORD: *and* the fruit of the womb *is* his reward. **4** As arrows *are* in the hand of a mighty man; so *are* children of the youth. **5** Happy *is* the man that hath his quiver full of them: they shall not be ashamed, but they shall speak with the enemies in the gate.

Psalms 127:1-5 (KJV)

Blessed *is* every one that feareth the LORD; that walketh in his ways. **2** For thou shalt eat the labour of thine hands: happy *shalt* thou *be*, and *it shall be* well with thee. **3** Thy wife *shall be* as a fruitful vine by the sides of thine house: thy children like olive plants round about thy table. **4** Behold, that thus shall the man be blessed that feareth the LORD. **5** The LORD shall bless thee out of Zion: and thou shalt see the good of Jerusalem all the days of thy life. **6** Yea, thou shalt see thy children's children, *and* peace upon Israel.

Psalms 128:1-6 (KJV)

For more wisdom, pick up a Bible. Read it cover to cover. Crave it's wisdom, ask for understanding and insight, apply it thoroughly. Test everything by it.

Also Check out the Scriptures organized by topic at:

<http://www.biblemoneymatters.com/bible-verses-about-money-what-does-the-bible-have-to-say-about-our-financial-lives/>

<http://www.whatchristianswanttoknow.com/bible-verses-about-rest-20-important-scriptures/>

<http://christianpf.com/money-in-the-bible/>

http://www.openbible.info/topics/hard_work

True Wealth is simply having more than you need today (Matthew 6). Plus, a man is

far more well off if he has a loving family,
close friends, and a faithful church family
than having a bunch of assets.