# God's Wisdom for Society: Government, Family, Commerce, and Stewardship (Prov 20:1–22:16)

Proverbs: The Wisdom of God as a Way of Life Zionsville Fellowship | November 16, 2025 | Drew Hunter

Here is how some people view the scope of Christianity's teaching:

It tells us about who God is and how to be saved, it tells us to read the Bible and pray, and it tells us some character traits we should cultivate in our lives. Many people think that sums up the teachings of Christianity. But Christianity is an entire worldview. It gives us a way of viewing every single aspect of life.

Christianity doesn't just add a bit of religion and niceness to our lives. It transforms every part of life and society. And it *has* transformed the world. Nothing has done more for human rights, the sanctity of life, education, health, government, justice, and the dignity of women. We take all these for granted, but they came from the influence of Christianity.

And one of the places in the Bible that makes this comprehensive vision clear is Proverbs. Proverbs is about giving us God's wisdom for living well in God's world. God made this world and all that is in it, and he gives us the wisdom we need to live well in it. And Proverbs doesn't just give us wisdom for a few private aspects of life—it gives us wisdom to shape our lives and society.

This morning we're going to see God's wisdom for four spheres of society–government, family, commerce, and stewardship. All four spheres are important to a healthy society, and God gives us wisdom for pursuing this.

The Bible doesn't just teach about how individuals get saved—it also teaches about how entire societies can flourish. Proverbs shows us how the government should function, how family should be ordered, how to conduct commerce, and how to think about stewardship.

Proverbs is framed as giving us wisdom from a father to his sons—he is preparing for them for life and leadership in the community. They need to know how to lead in the spheres of government, family, commerce, and stewardship. And so do we.

So, let's gain wisdom for these four spheres from Proverbs 20 through the first half of 22.

We're following the structure of Proverbs in this series—recognizing that it is a progressive curriculum in character development. We have seen the beginning of wisdom in chapters 1–9, then elementary wisdom in chapters 10–15. Now we are at the very end of intermediate wisdom—in chapters 20 through the first half of 22.

There are four spheres of life emphasized in these chapters: government, family, commerce, and stewardship. We'll see three principles of wisdom for living well in each sphere.

### Sphere 1: Government (Prov. 20:2, 8, 18, 26, 28; 21:1)

The first sphere is government.

Many Christians don't think the Bible speaks to politics and government. Many believe that Christians should just share the gospel of Jesus, and not get involved in politics. And many Christians don't talk about it because they don't like disagreement.

But the Bible actually has a lot to say about politics and government. God is not silent about how government should ideally be run. He doesn't give us one particular form of government to pursue, but he does give clear principles for leading society well. Proverbs gives us wisdom for leadership, laws, civic responsibility, justice, and policies.

The texts we're looking at mention the "king." This first has in view the kings of Israel—this is wisdom from Solomon to his sons. But all throughout Proverbs, the wisdom is generalized for all of humanity. So, for example, back in chapter 8, wisdom said, "By me kings reign, and rulers decree what is just; by me princes rule, and nobles, all who govern justly" (Prov. 8:15–16). And many of these are general enough to be for any king or leader; not just Israel's king. And we see in the Old Testament—in Amos 1–3, for example—that God holds even pagan nations accountable to his moral standards.

These chapters give us wisdom for three aspects of government: The government's role, character, and source of influence.

First, the government's role: The king's role is to promote good and punish evil.

- Proverbs 20:2 says to not provoke a king, because he is like a lion who will punish: "The
  terror of a king is like the growling of a lion; whoever provokes him to anger forfeits his life."
   God has given the king authority to execute justice and even take life.
- This becomes clearer in verse 8: "A king who sits on the throne of judgment winnows all evil with his eyes." The king's throne of judgment refers to his authority to make judgments. The king is to discern between good and evil. And he doesn't just see and discern the evil, he "winnows" it. This refers to separating it out and driving it away.
- Then verse 18 refers to the king's role in waging wars. This assumes war happens, and it calls for the king to seek wisdom in waging it. Verse 18 says, "Plans are established by counsel; by wise guidance wage war." The government may need to wage war to protect its citizens from evil and injustice.

This verse says the king needs to wage war "by wise guidance." Wisdom is defined by Proverbs—it is fearing God and living in line with his moral vision. This means when a

government wages war, they need wise people to help them. Leaders need wise Christians, who know God's wisdom, to influence decisions in warfare and national defense.

Verse 26 returns to the theme of the king judging good and evil. It says, "A wise king winnows the wicked and drives the wheel over them." Notice that this refers to "a wise king." In Proverbs, wisdom is about fearing God and living in line reality as God made it. This shows the ideal that a king, or the governing authorities, would know the one true God. I think we can say from this that we should want Christians leading the nations of the world.

And what do the wise kings do? They judge the wicked. This is what "winnowing" and "driving the wheel over them" refers to. This is the wheel of a threshing cart that rolled over grain to separate the grain from chaff. And then the chaff would be blown away, and the grain would be left. This is what wise kings do—they discern the destructive evil in the land, and they judge it and drive it out.

An implication of this is that the government needs to know how to define good and evil. Many people say that Christians shouldn't impose their morality through the government. But imposing morality is inescapable. Every law reflects some vision of morality, and seeks to impose it on others. Proverbs assumes that the government reflects God's objective standard of right and wrong.

So that is the government's role—to discern and judge good and evil.

Second, government leader's character.

We already saw that the king should be wise—defined by Proverbs as fearing God and living in line with reality.

Verse 28 takes this further. He is to reflect God's character of love and faithfulness. It says, "Steadfast love and faithfulness preserve the king, and by steadfast love his throne is upheld." These two attributes—steadfast love and faithfulness—are typical attributes of God. They are paired together when referring to God in key places in the Old Testament. The king is supposed to reflect these characteristics of God.

This makes sense. The government is to carry out God's justice in the world. And so the leader should ideally embody and reflect God's own character. The government leaders are to rule the nation as God would. They are to reflect God's character to the people.

Third, we see the government's ultimate source of influence.

This is the first verse of chapter 21. This shows us how God mysteriously influences the king. "The king's heart is a stream of water in the hand of the LORD; he turns it wherever he will." The heart refers to the control center and the place of our deepest desires and will. It is the most free part of us. And the king is the most free and powerful person in a nation. And yet

this says that God directs the heart of a king. The king's heart flows out like a stream, and God is like a farmer who can move it like an irrigation canal.

Which means that we trust God in even the hardest government situations. Because God is the king over all kings, and he can influence the king's decisions. God is ultimately the one who makes kings and nations rise and fall.

So, this is the wisdom Proverbs gives us to for understanding government.

We see that government is to judge good and evil, reflect God's own character, and is ultimately subject to God's sovereign rule.

The New Testament reinforces this vision of government. In Romans 13 Paul says God instituted governing authorities for the common good. They punish evil conduct and approve of good conduct. Peter says something similar in 1 Peter 2:13–14, "Be subject for the Lord's sake to every human institution, whether it be to the emperor as supreme, or to governors as sent by him to punish those who do evil and to praise those who do good." God established the government to execute his justice and promote the common good.

Proverbs shows us that we should want the government to reflect God's moral values. We want government leaders who have God's wisdom—they fear the Lord and they embrace his objective standards for good and evil. And they reflect his character in their lives. That is the ideal Proverbs leads us to long for.

So much of what is good in the West is the result of Christian influence in the government. So many of the blessings we enjoy in America are from Christians getting involved in politics. Universal human rights, the care for the vulnerable, a judicial system that vindicates true righteousness and punishes true evil—this is what we should long for. And it is good for Christians to be involved in this.

And consider one way that we apply Proverbs today.

Proverbs gives wisdom for kings. But we live in a constitutional republic. The ruling authority is shared with the voting citizens. The people share the rule, and we elect leaders who represent us.

We, then, as citizens, need to decide how we will lead. We need God's wisdom for how we vote. We need wisdom for how we define good and evil. We need God's wisdom for how to promote the common good. We need God's wisdom for how we serve in leadership roles.

We should seek to influence government to care for the vulnerable... to restrain corruption and evil... to eradicate sex trafficking... to protect children in the womb... to have wise and good immigration policies... and so forth. We should discern a leader's character. We should

read and compare the party's platforms, and discern what is promoting good and what is promoting evil. And we should think through proposed policies and political appointments.

This is God's wisdom for the sphere of government.

# Sphere 2: Family (Prov. 20:7, 20; 21:9, 19; 22:6, 15)

The second sphere in these chapters is the family.

Proverbs gives us wisdom for marriage, parenting, and leading in the home. Here are three principles of wisdom for the family.

First, children need their parents to be examples of wisdom and character.

This is Proverbs 20:7, "The righteous who walks in his integrity—blessed are his children after him!" Proverbs is calling fathers to walk in integrity, and that this will result in his children being blessed. This is the greatest legacy a father or mother can give their children. Not wealth, but a life of integrity.

This reminds me of what Robert Murray M'Cheyne said a church needs from a pastor. He said, "My people's greatest need is my personal holiness." More than anything else in a pastor, a church needs his personal holiness.

The same is true for a family. Your children's greatest need is your personal holiness. Your integrity. Your faithful example of what it means to know Christ and live with wisdom. Your example of apologizing for sin, and humbly seeking forgiveness.

The second principle for the family is that a marriage needs to be peaceful and not quarrelsome.

Chapter 21 once again mentions the quarrelsome wife. And I'll remind us that the wife is mentioned because Proverbs is addressed to sons. But this could just as easily apply to a quarrelsome husband.

We see this in two verses. Proverbs 21:9 says, "It is better to live in a corner of the housetop than in a house shared with a quarrelsome wife." And verse 19 says, "It is better to live in a desert land than with a quarrelsome and fretful woman."

The home is not to be characterized by anger and arguments and antagonism. It's also not to be marked by avoidance and isolation, either. It is to be a place of relational harmony, peace, and love.

If your marriage is struggling in this—I encourage you to find another couple that has a peaceful and joyful marriage. Have a meal together. Share your struggles. Ask them to share how they have learned wisdom for a peaceful marriage.

The third principle is that children need to be trained and disciplined.

 Proverbs 22:6 says, "Train up a child in the way he should go; even when he is old he will not depart from it."

Training is not passive; it is intentional. And we are to train up a child "in the way he should go." Some have said this means we train a child according to his nature, or personality. But this is about setting your children on the path of wisdom. The point is that whatever path you direct your child on, they will typically end up following it. So you need to set them on the right one.

This doesn't give us a guarantee that our child will never depart from it. Proverbs gives generalizations, not guarantees. And the generalization holds. Many people grow up following the path of wisdom because their children set them on it.

So, parents, think of your child as being set on a trajectory. What you allow your child to think, feel, and do when they are five has consequences for when they are fifty. If little Dale is allow to insult and hit his mom—that is a pattern that can get entrenched in his heart and lead him to abuse his wife in the future. Wisdom sees your children's values and actions, then traces that trajectory into the future, and then trains them on the wise path.

And let me give you an encouragement right now. Maybe you want your children to have wisdom, but you don't know what to teach them. The great news is that you don't have to have all the wisdom already. The book of Proverbs is a God-given curriculum for training children and youth. This is framed as wisdom from a father to sons. It's framed as a parenting curriculum. One of the best things you can do is to read Proverbs as a family, and talk about how it applies. I've shared that we've done that many times as a family. We're going through it again right now—we read a proverb and try to think it through and apply it. Then we read the next one. Then the next one. Every night we read a handful. You don't need to be a parenting expert; you just need to open Proverbs and receive God's wisdom.

• That's the positive side of instruction. The negative side is correction. This is 22:15, "Folly is bound up in the heart of a child, but the rod of discipline drives it far from him." The reason discipline is important is because we all come pre-loaded with foolishness. We are not born with the wisdom we need. Every child comes into the world bent away from the path of wisdom. And so we need to positively instruct toward the path of wisdom, and then negatively correct them when they are on the path of folly.

We have to avoid two extremes.

- One extreme is too soft—it is hands-off, givens no boundaries, and never corrects.
- The other extreme is too hard—it sets unreasonable expectations and it disciplines in anger.
- But Proverbs says to parent with both affection and authority. Christian homes should have the aroma of Christ. It should be filled with grace and patience and love. And it should also have reasonable discipline. That should be administered calmly and compassionately.

This is wisdom for the family: Parents as examples of integrity, the marriage as peaceful rather than quarrelsome, and parents who train and correct their children with wisdom.

#### Sphere 3: Commerce (Prov. 20:10–17)

The third sphere is commerce.

This is the sphere that includes work, business, and exchanging goods and services. These chapters highlight three principles: work diligently, work justly, and be careful about debt.

First, work diligently.

Proverbs often ties diligence and laziness to wealth and poverty. It does not at all say that all poor people are poor simply because of laziness; sometimes they are poor because of injustice. But it also does say that diligence and laziness often play a role.

Proverbs 20:13, "Love not sleep, lest you come to poverty; open your eyes, and you will have plenty of bread." If you're lazy and refuse to get out of bed, don't be surprised if you don't have wealth. But if you work hard, that is the path to gaining wealth.

Of course, often times people are poor not because they are lazy; but because of injustice. But it's also true that some need to be taught the value of diligence. And one of the best things to help is to teach kills and provide opportunities.

Second, work justly.

Proverbs often speaks about corruption and deceit in the marketplace. We see it on the part of both sellers and buyers.

Deception from sellers is 20:10, "Unequal weights and unequal measures are both alike an abomination to the LORD." This is marketplace language. The way prices were set had to do with using weights and balances. The grain would go on one side of the scale, and the weight would go on the other side. Sellers would often deceive buyers by mislabeling the weights. Proverbs doesn't just say this is wrong; it says God hates it.

This calls us to radical honesty with customers. Modern unjust weights equate to saying something is "like new" when it is in poor condition. Or selling your house without disclosing problems. Or giving an invoice for 10 hours of work, when you only put in 8. It is hiding reality in order to benefit yourself at their expense.

 And it's not just sellers who deceive; it's buyers as well. 20:14 pictures a bartering or negotiation situation: "Bad, bad," says the buyer, but when he goes away, then he boasts."
 The buyer haggles the price down through deceit. He says the product is defective. He pretends that he doesn't really want it. And then he gets his deal, and goes away and boasts about how he got it. It seems clever, but it's manipulative. This is buying something off Amazon, clicking return, saying it's broken, and knowing that they aren't going to make you return it—they're just going to issue you a refund. It's deception, and it's a form of theft.

The third principle is to be careful about debt.

This is 20:16. It warns against being hitched to someone who has foolishly taken on too much risk. It says, "Take a man's garment when he has put up security for a stranger, and hold it in pledge when he puts up security for foreigners." Someone has given a loan to a stranger whom he doesn't know can actually repay it. And then this refers to you as a third party—and it's saying you need to be careful to not deal with this guy who put up security for a stranger. Don't take on the responsibility for that debt—you need to get collateral.

The commercial sphere is good, but it is corrupted, and so we need to navigate it with integrity.

## Sphere 4: Stewardship (Prov. 20:4, 13; 21:5, 13, 17, 20, 25–26; 22:2, 9, 16)

The fourth sphere is stewardship.

This is the sphere that includes wealth and poverty, earning, generosity, and care for the poor. It is about our responsibility for the resources that we have.

These chapters show us how to get wealth, how to keep it, and how to share it.

First, how to get wealth.

Proverbs 20:4 introduces us to the sluggard. It says, "The sluggard does not plow in the autumn; he will seek at harvest and have nothing." He doesn't work, so he doesn't have.

Then in verse 13, we return to the verse we saw earlier: "Love not sleep, lest you come to poverty; open your eyes, and you will have plenty of bread." If you want wealth, the way to get it is to work. This is how God built the world to work. Wealth is viewed as good, and it is mainly received through work.

Second, how to keep it.

Proverbs commends saving wealth, and it warns against wasting it. We see this in Proverbs 21, verses 17 and 20: "Whoever loves pleasure will be a poor man; he who loves wine and oil will not be rich." This person loves pleasures and luxuries. He gets money, and then he wastes it on non-essentials. It's not wrong to have these, but if you *love* them, you will waste all your money on them. You will fill your life with the cars and computers and vacations you can't afford, and you'll fall into debt.

Verse 20 says, "Precious treasure and oil are in a wise man's dwelling, but a foolish man devours it." The wise person gains wealth and keeps wealth, and may even have some of these luxuries. But the foolish person just wastes everything he has on it.

The third principle is how to share wealth.

Once we get it and keep it, how do we use it? Chapter 22 gives a lot of wisdom for how to view and how to help the poor.

• For example, notice how it leads us to view the rich and poor in verse 2: "The rich and the poor meet together; the LORD is the Maker of them all." The rich and the poor are both made by God. They are both made in God's image. They both have equal worth and value.

If you are wealthy—and most in this room are—do not look down upon the poor. Your worth and theirs is not found in what we own. Our worth comes as a gift from God.

And if you are not wealthy, you must not despise and envy the rich. The rich are equally made in God's image.

- Now notice how verse 9 leads the rich to share with the poor: "Whoever has a bountiful eye
  will be blessed, for he shares his bread with the poor." A "bountiful eye" is a metaphor for
  generosity. You look on others with a generous heart. The rich are called to share with the
  poor. Some of you do this so well.
- And verse 16 then goes further and says that the rich much never oppress the poor:
   "Whoever oppresses the poor to increase his own wealth, or gives to the rich, will only
   come to poverty." If a rich person oppresses the poor, they will eventually come into
   poverty. This very well may happen in their own lifetime, and it often does. And it will
   certainly happen in the end when God executes his ultimate justice.

This is God's wisdom for our wealth.

### Living as Faithful Witnesses in Society

This is God's wisdom for society.

We saw three principles for each of these four spheres. Let's bring it all together.

1. It gives us wisdom for government—which in our context includes the president, elected officials, and the voting citizenship. The government is to promote good, punish evil, and protect its citizens. And it is to get its definition of good and evil from God's objective standards. The government leaders are to reflect God's character of faithfulness and love and justice. And the government is ultimately under the authority of God's sovereign hand.

- 2. Then we have wisdom for the family. Parents are to be examples of wisdom and character. Their marriage is to be peaceful and not quarrelsome. And their children are to be trained and disciplined on the path of true wisdom.
- 3. Then in the sphere of commerce, we are to work diligently, work justly, and be careful about debt.
- 4. And in the sphere of stewardship, we need wisdom to get wealth, keep wealth, and share wealth.

This is a society that will flourish with wisdom.

Now, this is all a beautiful vision for how to live.

But just getting this vision clear in our minds is not enough for us to do it. How can a whole society live with this kind of wisdom? And how can you and I even fulfill this kind of wise life? It's overwhelming. And just saying, "Okay, now let's go do this," is not enough. It won't work.

So, what do we need? We saw three principles from each sphere. Now let's end with three reflections for living in light of this as Christians.

First, set your ultimate hope on Christ's kingdom.

Jesus is going to return. He will create a new earth. And Peter says this will be the home of righteousness. It will be a perfectly righteous and just society forever.

Proverbs is calling us to set our hope in Christ and his eternal kingdom. Think about it like this. Proverbs is framed as wisdom from King Solomon to his sons—the kings in the Davidic line. But Solomon and his sons all failed to create this society. So Jesus came in this line to fulfill this vision perfectly. He came as the true king who perfectly embodies true goodness and justice. And he died, rose, and ascended to his throne as the king of kings. And he is now bringing us into his kingdom by faith. And he will return one day to honor what is good and judge evil.

Jesus is now creating a new kingdom, a new society, and a new family. This is his people—all those who are united to him by faith. Nations will rise and fall, but his church will endure to the end. And we will wait for him to return to restore all things and rule with justice.

If you are not yet in Jesus's kingdom, he invites you to join today. Turn from your sins, trust in him, and receive his forgiveness and welcome into his kingdom.

So, let's not set our ultimate hope on any nation, not even America. Let's set it on Christ and his kingdom.

Second, make your primary focus spreading the gospel.

Jesus commissioned his people to make disciples of all nations. He said in Luke 24, "Thus it is written, that the Christ should suffer and on the third day rise from the dead, and that repentance for the forgiveness of sins should be proclaimed in his name to all nations, beginning from Jerusalem" (Luke 24:46–47). The priority of God's people is not first to transform culture; but to bring the gospel to people. It is not first to transform governments, but to come under the government of Christ. It is to find forgiveness and peace and eternal life through Jesus. And it is to spread this news to people in our nation and all the nations of the world. What our culture, and every culture, needs most is revival through Christ.

But making this the *primary* work of Christians doesn't mean it's the *only* work.

This is why, third, we should also seek to influence our culture with the wisdom of Christ.

When Jesus said to make disciples of all nations, he also said to teach them to obey all that he commanded. And what did he command? He commanded us to love God and love our neighbors. All the wisdom we've seen in Proverbs today are essential ways to love our neighbors. We love our neighbors by influencing government to serve the common good. We love our neighbors by cultivating a peaceful marriage and parenting the next generation of citizens. We love our neighbors by working diligently and justly in commerce. And by making, keeping, and then generously sharing our wealth.

## So... we hold these three realities together:

We set our ultimate hope on Christ's kingdom; not any temporary nation.
We prioritize sharing the good news of salvation through Jesus.
And we also fully and wisely engage in government, family, commerce, and stewardship.