

Wise Leadership: How (and How Not) to Use Power and Gain Wealth (Proverbs 28)

Proverbs: The Wisdom of God as a Way of Life
Zionsville Fellowship | March 15, 2026 | Drew Hunter

What comes to people's minds when they think of "the rich and powerful"?

They often view them with suspicion. They think of people who take from others, oppress others, and are filled with vain ambition. Maybe you've seen people scam others to make their wealth. You've seen them use power to oppress and victimize.

Some have a mild suspicion of wealth and power; others have a more extreme response. They assume anyone with power is corrupt—any father, pastor, politician, or boss.

And then there are grifters who condemn the wealth and power of others... yet they while quietly gain their own wealth and power through these criticisms.

The Bible warns the corrupt and oppressive, but without condemning wealth and power.

Money and influence can be used to serve either corrupt ends or the common good. Some people will have more influence and power than others. And some people will have more wealth than others.

This is the key question: What kind of character do you have? That determines how you gain and use power and wealth. Your character determines whether you gain and use it selfishly or for the good of others.

So, think about your own life. Think about the influence and money you already have. Are you leading in a family? Are you leading in the workplace? Are you going to school to prepare for leadership? Do you have investments and assets and savings?

The Bible says these are all given to you as a stewardship. You receive influence and wealth to use wisely for God's glory and good of others.

The key question under all these questions is this—how will you get the character you need to gain and use this well? This is what Proverbs 28 shows us: **Proverbs 28 shows us how (and how not) to gain and use power and wealth.**

Chapter 28 gives us wisdom in three areas: Wisdom for using power, wisdom for gaining wealth, and the grace we need to lead and give.

1. Wisdom for Using Power

First, wisdom for using power.

Proverbs teaches that authority, power, and leadership can be a blessing to community—but only if the right people have it, and only if they use it rightly.

So, who should become leaders? How should they lead? How can we judge if leaders in the home, the church, or the government are leading wisely?

This chapter gives us wisdom for leaders. We're calling this section of Proverbs *advanced wisdom*. This is chapters 25–29. Proverbs is a curriculum in character development. It is framed as wisdom for young men preparing for adulthood—these are the future leaders of families, businesses, and government. One author called Proverbs 28–29 a manual for future monarchs.¹ We are far beyond the basics of wisdom now that we are this deep in Proverbs. These final chapters assume we've gained a level of mastery of character development. Now this is the wisdom we need to choose leaders, raise up leaders, or serve as leaders.

We see seven insights for aspiring leaders—seven insights about power, authority, and leadership.

First, if you want courage, you need character.

This is verse 1: “The wicked flee when no one pursues, but the righteous are bold as a lion.”

The wicked are paranoid—maybe because of their guilty consciences and fear of being found out. They always wonder if someone is going to expose their secret and catch them. They are insecure, paranoid, and consumed with their own self-preservation.

But what about the righteous—they have nothing to hide. They have moral conviction and confidence. So, they are bold as a lion—an animal often associated with a ruler. They are able to lead with character and psychological stability.

If you want to lead with courage, you need character.

If you want to be led by courageous leaders—you need to prioritize their character.

Second, if you want stability, you need a leader and a people with character.

Do we not want stability and security in our nation? Do you not want stability in your workplace or in a church or in your family? Don't things feel so unstable so often?

How do we get it? We need a wise leader and a virtuous people. This is verse 2: “When a land transgresses, it has many rulers, but with a man of understanding and knowledge, its stability will long continue.”

This pictures a land transgressing, which means the people are breaking laws. The land is filled with immorality and crime. What happens? They end up with many rulers. This either

refers to a quick succession of leader after leader after leader. Or it refers to a growing bureaucracy to deal with all the problems. The moral instability of the people leads to the moral instability of leadership.

But how does a nation or a church or a family endure with stability? It needs two things:

1. First, it needs—this says—“a man of understanding and knowledge.” It needs a wise ruler. And remember, in Proverbs—wisdom begins with the fear of the Lord, and it leads to character and virtue. The wise see reality as God made it, and then live and lead in line with it. This kind of leadership creates stability.
2. The second thing the land, or nation, needs, is character among the people. That’s assumed here because it’s when a land transgresses that it leads to instability. You can’t just have wise and virtuous leaders; the people need to cultivate virtue as well.

Those are always the two things that a nation needs—leaders with wisdom and character, and a people of wisdom and character. God designed the world that these two go together.ⁱⁱ The morality of the leadership is to be in line with the morality of the people.

So, we cannot get rid of character standards for kings and presidents and representatives. And if you have virtuous leaders, you also still need a virtuous people.

We see what happens when this fails all the time. Read the books of 1 and 2 Kings. The northern kingdom in Israel had unwise and unrighteous kings—one after another. Many assassinations and coups. And the people themselves were corrupt. And we have plenty of examples today.

This is the 250th anniversary of the founding of our nation.

I’m watching the *John Adams* series with my family right now. And I was recently revisiting a quote of his that I’ve mentioned before. But the larger context of it is striking in light of Proverbs. Here’s the quote: “Our Constitution was made only for a moral and religious people. It is wholly inadequate to the government of any other.” What is striking is what led up to this quote.ⁱⁱⁱ He warned about a nation that keeps their manners and outward decency; and keeps using words like justice. And they still display sincerity. But inside, they have abandoned true virtue. They are driven by selfish ambition, revenge, and hatred.

That’s what he was warning about. Because he was part of establishing a nation that was intended to be stable. But it required a people who were moral and religious—and by religious he meant Christian. He would give the same warning today.

This is reflecting the wisdom of Proverbs. It’s a call for us to develop character and wisdom as leaders. It’s a call to develop character and wisdom in the next generation of leaders. And it’s a call to pray for and work for true gospel-renewal and revival.

And this leads us to anticipate the new creation—where Christ will lead with perfect wisdom and virtue. And he will transform us to rule with him. And his kingdom will be stable forever.

Here's the third insight for leaders: Don't be a tyrant.

Verse 3 pictures someone who is poor, but who has gained a measure of power. And he ends up being even ruthless against the poor. It says, "A poor man who oppresses the poor is a beating rain that leaves no food."

Fourth, faithful leadership requires embracing God's law.

This is verse 4. It refers to those who forsake God's law versus those who keep it. And notice the difference it makes for how they promote justice or injustice: "Those who forsake the law praise the wicked, but those who keep the law strive against them."

This views the "wicked" as out there doing things that harm others. And there are two kinds of responses to them: those who reject God's law praise the wicked. Those who keep God's are not merely refusing to praise them—they are actively striving against them.

At the heart of the role of government is to praise good and punish evil. It is to approve the good and punish evil. This is how it enacts justice and maintains a stable society.

But the question is—where do they get their standards for good and evil? Is it the will of the king? The preference of the president? The personal sense of morality of the supreme court? Or is it the majority of the people—and what they think is right at any given time?

No, there are objective moral standards, and God has set them and revealed them. Reveals them in two ways—through scripture, and through creation. Through the Bible, and through the natural created order.

This doesn't mean that every law in a nation has to have a Bible verse attached to it. Nor does it mean that we take the Mosaic Law in the Old Testament and impose it on a modern nation. I think one of the best articulations of what this looks like is what Martin Luther King, Jr., wrote in his *Letter From a Birmingham Jail*. He said, "A just law is a man-made code that squares with the moral law of the law of God. An unjust law is a code that is out of harmony with the moral law."^{iv}

When we forsake God's law, we distort justice. We see this in many places today. Everyone claims to be on the side of love and for justice—but they don't have objective standards. So they end up praising the wicked and punishing the righteous.

This verse teaches leaders and citizens to know God’s law and keep it. And to have laws that square with God’s law. And then actively strive against what is truly wrong and unjust.

And we have to be discerning. We have to think wisely about two categories: the character of the person, and the justice of their policies. And we need to be careful that when we judge the character of the person, we don’t think about mere manners and civility and decency—character is deeper than that. And when we consider the justice of policies, we cannot just listen to the language of justice being used—everyone claims their policies are about justice and love. We have to discern if they really are.

Here are two examples of justice regarding children where our nation has gotten this wrong.

We got this wrong with the sanctity of human life, and with the definition of marriage.

Katy Faust is an author who is working to help us see that this is about justice for children. Here’s what she shows us:

- Roe v Wade was the supreme court decision legalizing abortion.
- Obergefell was the decision in 2015 legalizing gay marriage.

She said in both cases, we misidentified the victims. Both issues were framed as about what adults want. But we should have been talking about what children need. The key questions should have always been about children—do unborn children have a right to life? And do children have a right to their mother and father? We have to prioritize these questions.

And these are issues of justice that are revealed in the Bible and also the creation order.

- The unborn are human beings who are therefore worthy of human rights. They have the right to life.
- And children have a right to be cared for by their mother and father. Katy has collected testimonies of children who have been harmed by being forced to be raised outside of this creational order. This is an issue of justice for them.

This leads to the next verse, and the fifth insight: if you want to understand justice, seek the Lord and don’t be evil.

This is verse 5: “Evil men do not understand justice, but those who seek the LORD understand it completely.” You can understand something of justice by reading about it. And you can understand something of it by discerning the created order. But you cannot understand it completely unless you seek the very source of justice—which is the Lord. All true justice reflects God’s own just character.

This is why we want those in leadership to ideally be people who seek the Lord. We want them to discern which man-made codes are in line with God’s law, and which one’s aren’t.

Of course, in modern nations, it's not all or nothing. There is a spectrum. Much better is someone who doesn't seek God—but who can still discern right from wrong—than someone who claims to know God but has a distorted sense of justice.

Here's the sixth insight: the character of leaders leads to the well-being of the people.

If you want a people to be free and joyful, then you have to have the righteous in charge. If you want a people to be fearful and hiding, then put let the unrighteous gain power.

This is in verse 12, “When the righteous triumph, there is great glory, but when the wicked rise, people hide themselves.” Why the difference? Because the character of the leaders will lead to the character of their rule. And that impacts the lives of the people.

When the Islamic Republic began in Iran in 1979, many of the people went into hiding. Or they hid what they truly believed. And now that this regime is falling, many Iranians are coming out of hiding and rejoicing. Why? Because they know that there is a possibility for a more just nation.

We see the swing in emotions based on who is elected in our own nation every four years. Many Christians rightly call for calm—we should not make politics an idolatrous endeavor. We need to keep our hope in God, trust him, and put politics in its place. But it's also naïve to think that these elections don't matter. Or that Christians don't have any responsibility.

Verse 28 makes a similar point as this one: “When the wicked rise, people hide themselves, but when they perish, the righteous increase.” When the wicked perish, the righteous increase. Those who know justice, and live justly, multiply.

These two verses—verses 12 and 28—show us that politics and leadership matters. I've heard some people say that politics is just downstream from culture. That's only half true. It's also true that culture is downstream from politics. Those who rule a nation have incredible influence on the lives of the people—who hides, who multiplies, who lives and who dies, who is arrested and who stays free, and so forth.

The seventh and last insight for leadership is this: Bad rulers are especially hard on the poor.

This is verses 15–16: “Like a roaring lion or a charging bear is a wicked ruler over a poor people. A ruler who lacks understanding is a cruel oppressor, but he who hates unjust gain will prolong his days.”

Why do the poor suffer most from an unrighteous leader? Because they don't have as much power and influence and leverage. So they are more vulnerable to oppression.

This oppression isn't always obvious though. We often see leaders make promises and win the hearts of the poor—only to make life worse for them. Many wicked rulers promise prosperity, and leave their people in poverty.

Those are the insights for wise leadership—for the right and good use of power and authority.

These were first given to the next generation of leaders in Israel. But this doesn't just give wisdom for ancient Israel. Proverbs draws on general wisdom—and then applies it to their situation. And this is why this general wisdom still works for us today.

Because Proverbs is not about ancient wisdom for ancient Israel. It is about how God designed the world to work. God designed the world to have order. God instituted the government—and Romans 13 says the government is God's servant to minister his justice in the world. A wise government will have laws that match God's eternal and moral law. Its laws will match the creation order and God's design for life.

These seven insights are not comprehensive—Proverbs 29 will go on to give even more insights about government and leadership.

But this is enough for us to ask a couple questions of ourselves:

- We care about justice, but do we know what justice really is and looks like? How do we know? What standards are we using to determine what is good and evil?

Proverbs leads us to answer the questions by seeking God, by learning his moral law, and by personally learning to live in line with it. We seek the source of justice, we learn his law of justice, and we seek to be transformed by it personally.

- And then the question is: what do we do with this? Leadership is a burden—but God's people recognize that it's a burden that we must bear. We should not learn about justice, and then keep it to ourselves. We should take on the burden of leadership for the common good. Leadership, including government leadership, is a way of loving our neighbors.
- Some of you may aspire to community leadership. Others of you already are leading—in a home, in a workplace, in government roles. Others of you may need to consider switching your vocational plans so you can serve. Because people need you lead with wisdom and character and justice. Others of you will need to consider taking your role as a voting citizen more seriously—and vote with wisdom and true justice.

This is advice to aspiring leaders.

2. Wisdom for Gaining Wealth

The second theme of this chapter is about gaining wealth.

It re-emphasizes some of what we've already seen in Proverbs. But it especially focuses on ways that we should *not* seek to gain wealth. Wealth is a blessing, but that doesn't mean we can gain it any way we want.

Here are five ways that we should not seek to gain wealth.

First, don't gain wealth through excessive interest—especially from the poor.

This is verse 8: “Whoever multiplies his wealth by interest and profit gathers it for him who is generous to the poor.” By putting “interest and profit” together, this probably refers to excessive interest and high loans to the poor. When this becomes pervasive, the rich get richer and the poor get poorer. Those who are poor should be helped so they don't stay in perpetual poverty.^v

In contrast—this commends the person who is generous to the poor. This person doesn't take advantage of the needy; he help them.

Second, don't gain wealth through get-rich-quick schemes.

Proverbs often urges us against trying to get rich quick. And it seems to connect this to various kinds of schemes. Instead, it commends hard work over a long time.

Verse 20 says, “A faithful man will abound with blessings, but whoever hastens to be rich will not go unpunished.” Verse 19, right before this, refers to following “worthless pursuits.”

One way that many men try to get rich quick today is through sports betting. This is hastening to get rich, and it's a worthless pursuit.

Just a couple days ago the Atlantic posted an article titled, “Sucker: My Year as a Degenerate Sports Gambler.”^{vi} The author said, “Practically overnight, we took an ancient vice—long regarded as soul-rotting and civilizationally ruinous—put it on everyone's phone, and made it as normal and frictionless as checking the weather. What could possibly go wrong?”

It's an insightful article. It's titled “sucker” because that's really what's going on with this industry. It's addicting men to gambling—and they are getting suckered in to losing their money. One sports betting expert even said “If you make one penny, that would be better than 98 percent of people over an entire season.” He said it's cause for celebration if you break even over a season.

The author wrote, “experts estimate that only about 2 to 5 percent of gamblers will develop compulsive behaviors. But... that small percentage becomes a very large number when tens of millions of Americans suddenly have casinos in their pockets.” These authors and experts are warning us with the wisdom of Proverbs. If you’re into this, my advice is to cut your losses and delete the app.

Money that comes quickly often disappears quickly—and often corrupts you in the process.

Third, don’t gain wealth through bribery.

Verse 21 is about taking a bribe: “To show partiality is not good, but for a piece of bread a man will do wrong.” Why are bribes a problem? Because they influence someone to show partiality—which is injustice. And here the person is willing to corrupt a just process for something as small as a piece of bread.

Fourth, don’t rob people—especially your own family.

This is verse 24, “Whoever robs his father or his mother and says, ‘That is no transgression,’ is a companion to a man who destroys.” That may sound crazy, but I’ve heard enough stories about this kind of thing. People take money from their aging parents. They take their cash. Or they want them to die so they can get the money sooner. Or they have them transfer all their accounts to them, and they run their parent dry.

The rationale, of course, sounds reasonable to them. They think, “It’s all going to be mine anyway.” Or they think, “my parents are too old to manage their money.”^{vii} But the truth is, it’s no more yours than the person’s money sitting in front of you.

Finally, don’t gain money motivated by greed.

Greed is a disposition of the heart—it is a heart that is never satisfied, and always wants more. It is the opposite of trusting the Lord to meet our needs; and it often leads to conflict. This is verse 25: “A greedy man stirs up strife, but the one who trusts in the LORD will be enriched.”

After these insights about how not to gain it—how *do* we gain it?

It’s not emphasized as much here, but verse 19 does say that we gain this through hard work. Proverbs commends learning a skill, working hard, and being patient.

But it does also say how we should use it.

What should we do with our wealth once we get it? We give it away generously. This is verse 27: “Whoever gives to the poor will not want, but he who hides his eyes will get many a curse.”

This is what we do with our wealth because it's what God does with his. Everything here is the Lords, and he gives it to us freely. He created the world as a blessing to us. He keeps giving and giving. And so when we receive wealth through hard work—or any legitimate means—we reflect God's generosity by giving it away.

3. The Grace We Need to Lead and Give

There's one more emphasis in this chapter—and it's right in the middle.

And this is what can lead us to actually live out the first two themes. This is what can turn around those who have already gone down a destructive path. This is what we all need if we're feeling overwhelmed by this chapter.

This is verses 13–14. This shows us how the gospel of God's grace gives us the hope and transformation we need.

First, verse 13: "Whoever conceals his transgressions will not prosper, but he who confesses and forsakes them will obtain mercy."

This gives us two paths. One path is to conceal our transgressions and not forsake them. We all have transgressions. We have all failed to live up to the moral and wisdom standards of this chapter. We have failed to pursue true justice. We've been passive in the face of evil overtaking the lives of the vulnerable. We've perhaps gained money through unjust means.

And this verse says there's hope for grace, and there's hope for change. No matter how far you've walked down the path of folly, you can stake this first step back into wisdom.

What do you do? Rather than concealing your sin, you confess it. Open up. You confess it to God, and you confess it to anyone you've harmed. And then you forsake it; you leave it behind.

And what will you have? You will obtain mercy. You will obtain forgiveness and cleansing.

Why? Because Jesus—the one who has all power and wealth, came to us in humility and poverty. And he died to bear the punishment for your transgressions. He obtained judgment so you could obtain mercy.

And verse 14 continues: “Blessed is the one who fears the LORD always, but whoever hardens his heart will fall into calamity.”

Here are the two paths again. One path is the fear of the Lord. This is the posture of the heart that is open to God. It acknowledges that God is the creator, and we don’t get to decide how reality works. He made reality, so we receive it as a gift and adjust to it. Even if that means we have to acknowledge we’ve really messed up our lives, and the lives of others. We obtain mercy, and we fear God with a trusting reverence.

The opposite of this is a hardened heart. That is a heart that is closed off to God. That is a heart that thinks it knows best what reality is.

But Proverbs invites us to trust the Lord, receive mercy, and walk forward in wisdom.

And this is ultimately what our nation—and every nation—needs.

It needs to hear about the wise and just creator who designed reality.
It needs to hear that we have all failed to use power and gain wealth justly.
It needs to hear that Jesus died to give mercy—to all who confess and forsake their way.
And it needs to hear that Jesus rose to rule the world in power—and he is now the king.
And so we follow his wise and good and just rule, and seek to reflect this justice today.

ⁱ Bruce Malchow calls these two chapters, “A Manual for Future Monarchs,” <https://www.jstor.org/stable/43719220>.

ⁱⁱ Ryan O’Dowd noted that God has ordered the world in such a way that the justice and morality of the government should match that of the common individuals. They all share the same moral framework. Ryan O’Dowd, *Proverbs*, SGBC (Grand Rapids: Zondervan, 2017), 381. Also, Dan Treier wrote that communal flourishing is connected to communal virtue, and is connected to leadership virtue. Daniel Treier, *Proverbs & Ecclesiastes* (Grand Rapids: Brazos, 2011), 110.

ⁱⁱⁱ John Adams, letter to the officers of the First Brigade of the Third Division of the Militia of Massachusetts, October 11, 1798: “But should the people of America once become capable of that deep simulation towards one another, and towards foreign nations, which assumes the language of justice and moderation while it is practicing iniquity and extravagance, and displays in the most captivating manner the charming pictures of candor, frankness, and sincerity, while it is rioting in rapine and insolence, this country will be the most miserable habitation in the world; because we have no government armed with power capable of contending with human passions unbridled by morality and religion. Avarice, ambition, revenge, or gallantry, would break the strongest cords of our Constitution as a whale goes through a net. Our Constitution was made only for a moral and religious people. It is wholly inadequate to the government of any other.”

^{iv} Martin Luther King Jr., “Letter from Birmingham Jail,” in *Why We Can’t Wait* (New York: Signet, 2000), 94.

^v The Mosaic Law didn’t allow Israelites to charge interest on other Israelites (Exod. 22:25; Deut. 23:20). It was assuming the one who needed the loan was poor and destitute. You just need to help them so they don’t stay in perpetual poverty.

^{vi} McKay Coppins, “My Year as a Degenerate Sports Gambler,” *The Atlantic*, April 2026, accessed March 13, 2026, <https://www.theatlantic.com/magazine/2026/04/online-sports-betting-app-addiction/686061/>

^{vii} See Bruce K. Waltke and Ivan D. V. De Silva, *Proverbs: A Shorter Commentary* (Grand Rapids, MI: Eerdmans, 2021).