

## A Key to Success Rarely Learned But Richly Rewarded

### A Study of Proverbs 13:4

Characteristic of Completeness: Disciplined Life

Big Idea: Diligence delivers.

Related Scriptures: Proverbs 6:6-11; 10:4-5, 26; 12:11, 24, 27; 14:23; 15:19; 16:26; 18:9; 19:15, 24; 20:4, 13; 21:5, 17, 25-26; 22:13, 29; 24:30-34; 26:13-16; 27:18, 23-27; 28:19; 31:27

Introduction:

- A. A retired man went to a financial counselor because he wanted to know if he had enough financial resources the live the rest of his life.<sup>1</sup> It was a perfectly reasonable question for a number of reasons. The retiree was 80 years old. He had been retired for 20 years. He had never earned more than \$8,000 in one year in his entire life. He hadn't inherited any money to speak of. And now he had to put his wife into full-time nursing care.

The financial counselor asked the retiree if he had any debts. The retiree said, "No," explaining that he never borrowed because he figured he couldn't afford to pay off the debt, feed his family, and give toward the Lord's work.

The counselor then asked the retiree what resources he presently had. The elderly man explained that he had about \$250,000 in cash, money market funds, and certificates of deposit in his wife's name. And, he had another \$350,000 in cash his own name. The counselor was certainly impressed. Six hundred thousand dollars was a lot of money for someone who had never earned more than \$8,000 per year.

But one thing puzzled the counselor. The retiree had submitted his tax returns for review, and the counselor noticed a substantial amount of stock dividend income reported. But the retiree hadn't mentioned anything about any stocks owned. When the counselor asked about this, the retiree explained that, upon his retirement, he invested \$10,000 in the stock of a new company and hung on to it. The stock was now valued at \$1,063,000. So, the elderly man who never earned more than \$8,000 per year was sitting on over \$1.6 million in cash and stocks!

What makes this true story even more impressive is that it is over 20 years old. In today's dollars, adjusting for inflation, the retiree had amassed over \$3 million.<sup>2</sup>

This is not a story about saving money or being wealthy. At least that's not the point I'd like to take from it. To me, it's a story about being ► diligent. Year in and year out,

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<sup>1</sup> This entire story is recounted from the perspective of the financial counselor, Ron Blue, *Master Your Money*, (Nashville, Camden, New York: Thomas Nelson Publishers, 1986), 13-14.

<sup>2</sup> According the the "rule of 72," where the annual inflation rate required to double the original amount equals 72 divided by 20 years, which equals 3.6%.

the elderly man had been painstakingly diligent in preparing for his future. A dictionary defines a diligent *person* this way: “constant in effort to accomplish something; attentive and persistent in doing anything, as in a diligent student.”<sup>3</sup> The same dictionary describes a diligent *effort* this way: “done or pursued with persevering attention; painstaking, as in a diligent search.”<sup>4</sup> Diligence is about living a disciplined life. In fact, that’s our Characteristic of Completeness for the week: Disciplined Life.

- B. In the 1800s, there lived a noted British scientist and educator by the name of Thomas Huxley. (Our College Director, Lorne Zelyck, wishes he had a set of side-burns like this guy.) As far as I know, Huxley was not a Christian. In fact, he was an evolutionist and the first to coin the term, “agnostic” to describe his own views of God.<sup>5</sup> Nevertheless, Huxley said something about diligence and a disciplined life with which I wholeheartedly agree. He said,

*Perhaps the most valuable result of all education is the ability to make yourself do the thing you have to do when it ought to be done, whether you like it or not; it is the first lesson that ought to be learned; and however early a man’s training begins, it is probably the last lesson that he learns thoroughly.*<sup>6</sup>

Years ago, when my son Chase was still home, struggling with the diligence and discipline necessary to do his homework for school, I gave him Huxley’s quote to pin on his bulletin board. You see, diligence was on the short list of things I wanted to instill in my children. I want my children to be diligent because I know that diligence delivers. Diligence delivers from trouble. Diligence delivers rewards. In fact, that’s the big idea of my message today: Diligence delivers. I get this from a single verse, a single proverb from the Bible that serves as our primary text for study today. It’s Proverbs 13:4. It says,

<sup>NAU</sup> **Proverbs 13:4**

The soul of the sluggard craves and *gets* nothing,  
But the soul of the diligent is made fat.

The original Hebrew term translated “sluggard” describes a person who is sluggish or lazy.<sup>7</sup>

<sup>3</sup> *The Random House Dictionary of the English Language: The Unabridged Edition*, s.v. “diligent.” (1967).

<sup>4</sup> *Ibid.*

<sup>5</sup> *Chambers Biographical Dictionary*, 6ed, s.v., “Huxley, Thomas Henry,” (1997).

<sup>6</sup> Thomas Huxley, quoted by Edwin C. Bliss, *Getting Things Done*, (New York: Charles Scribner’s Sons, 1976), 121.

<sup>7</sup> Francis Brown, S.R. Driver, Charles A. Briggs, *The New Brown-Driver-Briggs-Gesenius Hebrew and English Lexicon*, s.v., “עָצֵל,” (Peabody, MA: Hendrickson Publishers, 1979), hereinafter referred to as BDB.

The basic meaning of the Hebrew word for ► “diligent” is to cut. One lexicon says, “the word connotes the concept of ‘determined’ and refers to something which cannot be changed. Perhaps the basic idea of ‘cut’ is evident here [because] . . . that which is incised cannot be altered.”<sup>8</sup> The diligent is not deterred from his goal. He is resolute, taking pains, working hard to stay on course.

The truism or generality of Proverbs 13:4 is pretty simple. The person who is *not* diligent—the sluggard—gets nothing but craving. His needs are not satisfied. His laziness does not pay. He will not prosper.

In sharp contrast, the person who is diligent *will* prosper. The self-disciplined, hardworking person is made ► “fat.” In our culture that doesn’t sound too good. But to be made fat means to prosper. In the ancient Jewish culture, “fat animals were considered the healthiest and the fat was regarded as the best part of sacrificial animals.”<sup>9</sup> As such, being made fat is a metaphor for being prosperous

The contrast between the sluggard and the diligent is made sharper by the form of the words used. The Hebrew ► verbs for *craving* for the sluggard and *fattening* for the diligent suggest that these things happen intensively, not just a little bit.<sup>10</sup>

I suspect ► I don’t really need to sell you on the idea that diligence delivers. Life experience bears it out. Look at the top performers in any field and you will normally find diligent people.

The more challenging question for me is this: Am I diligent? Are there areas in my life where God wants me to be more diligent? How does God want me to apply this to my life?

- I. In pursuit of some answers, I wanted to find out a little more about what it means to be diligent. I discovered that Proverbs has a lot to say about the characteristics of ► the sluggard in contrast with the diligent. Let me give you the contrasting profiles, based on 26 different passages from Proverbs alone. All the references will be provided on the transcript for this sermon. I don’t have room to show them all on the screen.
  - A. The sluggard ► is unfulfilled; the diligent is satisfied (Proverbs 13:4; 21:26).
  - B. The sluggard ► is a quitter; the diligent perseveres (12:27; 13:4).
  - C. The sluggard ► needs supervision; the diligent is a self-starter (6:6-8; 16:26).

<sup>8</sup> R. Laird Harris, Gleason L. Archer, and Bruce K. Waltke, *The Theological Wordbook of the Old Testament*, s.v. “יָרַדְרָד,” (Chicago, IL: Moody Press, 1980), hereinafter referred to as TWOT.

<sup>9</sup> TWOT, s.v. “שָׂבַע.”

<sup>10</sup> “Craves” is a *hithpael* verb stem, and “made fat” is a *pual* verb stem, suggesting reflexive intensive and passive intensive action, respectively.

- D. The sluggard ► procrastinates; the diligent prepares for the future (6:8; 16:26; 24:30-31; 27:23-27; 28:19a).
- E. The sluggard ► sleeps the day away, while the diligent works (6:9-10; 10:5; 19:15a; 20:13; 24:33-34; 26:14).
- F. The sluggard ► is shameful; the diligent is wise (10:5; 12:11).
- G. The sluggard ► is a pain to his boss; the diligent is a pleasure to his boss (10:26).
- H. The sluggard ► wastes time; the diligent is productive (12:11; 28:19a; 31:27).
- I. The sluggard ► is all talk; the diligent takes action (14:23).
- J. The sluggard ► is unrighteous; the diligent is upright (15:19; 21:25-26).
- K. The sluggard ► avoids work even in the smallest of things; the diligent follows through (19:24).
- L. The sluggard ► is hasty; the diligent is patient and planned (21:5).
- M. The sluggard ► seeks immediate gratification; the diligent invests in deferred gratification (21:17; 26:15).
- N. The sluggard ► is selfish; the diligent is generous (21:25-26).
- O. The sluggard ► makes excuses; the diligent accepts responsibility (22:13; 26:13).
- P. The sluggard ► is self-deceived and prideful; the diligent is self-aware and humble (26:16).

Coming up with these contrasting profiles helps me to evaluate whether or not I am diligent. I'd like to think that I'm more on the diligent side. But as I have thought and prayed about this, it has become apparent that I am inconsistent. In some areas of life, I am rather diligent; in others, I'm not so diligent. I suspect this is pretty common. Many of us are probably diligent in some things and neglectful in others.

- II. All that led me to ► the next logical question: What does God have to say about the areas of life where I really ought to be diligent? In what areas of life does diligence really make a difference? Am I diligent in the important parts of life? Let me present you with ► a list of areas in which the Bible says we ought to be diligent. I'm not presenting this as an exhaustive list, but merely a representative one. And this list is in no particular order.

- A. First, we are to be diligent in seeking ► wisdom for living from the Lord. Our efforts to read and apply God's Word to our lives ought to be diligent. Remember the words used to describe the term "diligent" from the English dictionary—words like constant, attentive, persistent, perseverant, painstaking. Do these describe you in your efforts to apply God's Word to your life? Proverbs ► 2:2-5 says,

<sup>NAU</sup> **Proverbs 2:2**

Make your ear attentive to wisdom,  
 Incline your heart to understanding;  
 ► <sup>3</sup> For if you cry for discernment,  
 Lift your voice for understanding;  
 ► <sup>4</sup> If you seek her as silver  
 And search for her as for hidden treasures;  
 ► <sup>5</sup> Then you will discern the fear of the LORD  
 And discover the knowledge of God.

In Proverbs ► 8:17, wisdom says,

<sup>NAU</sup> **Proverbs 8:17**

"I love those who love me;  
 And those who diligently seek me will find me."

In ► 1 Timothy 4:7, it says,

<sup>NAU</sup> **1 Timothy 4:7** . . . discipline yourself for the purpose of godliness

In ► 2 Timothy 2:15, it says,

<sup>NAU</sup> **2 Timothy 2:15** Be diligent to present yourself approved to God as a workman who does not need to be ashamed, accurately handling the word of truth.

We are to be diligent in seeking wisdom by applying God's Word to our lives.<sup>11</sup> If I am a sluggard in applying God's Word to my life, I can expect to be starved of the wisdom and experience of God. Diligence delivers; it delivers wisdom.

- B. Another area in which God says we ought to be diligent is ► parenting. Few things require more diligence than effective parenting. If the difference in age between your oldest and youngest is 10 years, and your youngest leaves home at the age of 20, then you've got 30 years of parenting before you become empty-nesters. So kids are like a mortgage, only they're more expensive and the bill comes every day! And it's not just money invested. It's time and energy and creativity and planning and sacrifice and discipline and being with your children long enough to recognize and seize teachable

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<sup>11</sup> Some other related Scriptures include Proverbs 4:23, 8:34.

moments. And, by the way, Cathy and I have discovered that parenting doesn't stop when you become empty-nesters, it just morphs into another stage of parenting. We parents bear the primary responsibility for diligently teaching our children how to live. Diligent parents generally produce diligent children. Deuteronomy ► 6:6-7 says,

<sup>NAU</sup> **Deuteronomy 6:6** “These words, which I am commanding you today, shall be on your heart. <sup>7</sup> You shall teach them diligently to your sons and shall talk of them when you sit in your house and when you walk by the way and when you lie down and when you rise up.”

Proverbs ► 13:24 also says that a parent's diligence in disciplining his child is an act of love. It says,

<sup>NAU</sup> **Proverbs 13:24**  
 . . . he [the parent] who loves him [his child] disciplines him diligently.

Diligence delivers; it delivers healthy, productive children.

- C. Another area in which we are to be diligent is ► leadership. In Romans ► 12:6-8, the Apostle Paul calls those who lead to do so diligently. He says,

<sup>NAU</sup> **Romans 12:6** Since we have gifts that differ according to the grace given to us, *each of us is to exercise them accordingly*. . . . <sup>8</sup> . . . he who leads, with diligence . . .

Not all of us have the gift of leadership, but most of us are probably leaders in some way. You may lead subordinates at work. You may lead your children at home. You may teach students at school. You may be a leader on your team. You may be a mentor here at church.

Why does Paul call those who lead to do so with diligence? Because nobody wants to follow a flake. Nobody wants to follow a leader who changes direction with the wind. Nobody wants to follow a lazy leader who lacks resolve and determination. Diligence delivers; it delivers effective leadership.

- D. Another area in which we are to be diligent is ► sexual purity. Perhaps you've never thought of sexual purity as a matter of diligence, but it is. Proverbs ► 5, beginning in Verse 1 says,

<sup>NAU</sup> **Proverbs 5:1** My son, give attention to my wisdom, . . .  
<sup>3</sup> For the lips of an adulteress drip honey . . .  
<sup>7</sup> . . . do not depart from the words of my mouth.  
<sup>8</sup> Keep your way far from her . . .

The commands ► “do not depart” and “keep your way” are commands to be diligent in preserving sexual purity. Avoiding the “adulteress” of Proverbs 5 includes not lustfully gawking at pornography. Jesus Himself describes such lust as adulterous.<sup>12</sup>

Simply going with the flow of life in our culture will not win the battle for sexual purity. “Keeping your way far” from the “adulteress” and “not departing” from wisdom require diligent planning and diligent boundaries. If I am constantly one click of the mouse or one flip of the remote away from “an adulteress,” how is that “keeping my way far from her”? And it is much easier for me to “depart from the words” of wisdom in Scripture when I don’t continually keep those words in my view.

What diligent, proactive steps are you taking to keep your distance from trouble?

Later in Proverbs 5, diligence in sexual purity is linked with the ability to enjoy your own spouse. So diligence delivers; it delivers both sexual purity *and* fulfillment.

- E. Another area in which we are called to be diligent is ► prayer. Ephesians ► 6:18 says,

<sup>NAU</sup> **Ephesians 6:18** With all prayer and petition pray at all times in the Spirit, and with this in view, be on the alert with all perseverance and petition for all the saints,

Diligence delivers; it delivers effective prayer.

- F. Another area in which we are called to be diligent is ► interpersonal relationships. Relationships require work. And the closer the relationship, the more diligence is required—diligence to be a godly husband, diligence to be a godly wife, diligence to be a godly friend. Ephesians ► 4, beginning in Verse 1 says,

<sup>NAU</sup> **Ephesians 4:1** Therefore I, the prisoner of the Lord, implore you to walk in a manner worthy of the calling with which you have been called, . . .<sup>3</sup> being diligent to preserve the unity of the Spirit in the bond of peace.

Diligence delivers; it delivers harmonious relationships.

- G. Another area in which diligence delivers is on ► the job. Proverbs ► 10:26 says,

<sup>NLT</sup> **Proverbs 10:26** Lazy people are a pain to their employer. . . .

But Proverbs ► 27:18 says,

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<sup>12</sup> In Matthew 5:27-28, Jesus says looking with lust at a person other than your spouse is committing adultery in the heart.

<sup>NLT</sup> **Proverbs 27:18** . . . workers who protect their employer's interests will be rewarded.

So diligence delivers; it delivers rewards in the workplace.<sup>13</sup>

- H. Another way in which diligence delivers is in the area of ► finances. Proverbs ► 14:23 says,

<sup>NAU</sup> **Proverbs 6:6**

Go to the ant, O sluggard,  
 Observe her ways and be wise,  
 ► <sup>7</sup> Which, having no chief,  
 Officer or ruler,  
<sup>8</sup> Prepares her food in the summer  
*And* gathers her provision in the harvest.  
 ► <sup>9</sup> How long will you lie down, O sluggard?  
 When will you arise from your sleep?  
 ► <sup>10</sup> "A little sleep, a little slumber,  
 A little folding of the hands to rest"—  
<sup>11</sup> Your poverty will come in like a vagabond  
 And your need like an armed man.

Diligence delivers; it delivers financially.<sup>14</sup>

- I. Another way in which diligence delivers is in ► physical fitness. Some are very diligent in working out and eating right and taking care of their bodies. And this can be a matter of good stewardship. This is the only body I'm going to get in this life, and I can serve God best when I do my part to maintain it properly and keep it healthy.

One's perspective on bodily diligence or discipline is important, however. If I view fitness as a way to serve God better, as a means to greater godliness, then it is very profitable. On the other hand, if I view bodily discipline merely as a selfish way to look good or feel good, then it is of little profit in the whole scheme of things. Wearing a smaller size or looking buff isn't going to matter much in eternity. In ► 1 Timothy 4:7-8, it says,

<sup>NAU</sup> **1 Timothy 4:7** . . . discipline yourself for the purpose of godliness;  
<sup>8</sup> for bodily discipline is only of little profit, but godliness is profitable for all things, since it holds promise for the present life and *also* for the *life* to come.

Diligence delivers; it delivers better health.

<sup>13</sup> Some other related Scriptures include Proverbs 12:24; 18:9; 22:29.

<sup>14</sup> Some other related Scriptures include Proverbs 10:4; 12:11; 14:23; 19:5; 20:4, 13; 21:5; 24:34; 27:18a, 23-27; 28:19a.

- J. You can see that ► diligence delivers in many important areas of life. In fact, our text in ► Proverbs 13:4 suggests that diligence affects our ► whole life. Notice it says that the ► “soul” is affected, both of the sluggard and the diligent. In English, the word “soul” is often limited in meaning to the non-physical or spiritual part of us. But in Hebrew, the word translated “soul” includes the whole person; it is the very life of an individual—emotional, physical, and spiritual.<sup>15</sup> So, we could legitimately translate our Proverb this ► way:

**Proverbs 13:4**

The *life* of the sluggard craves and gets nothing,  
But the *life* of the diligent is made fat.

Diligence delivers; it delivers a better life.<sup>16</sup>

- III. How can we apply this to our lives? I invite you to prayerfully ask God to show you how you’re doing in ► the various areas of your life. Ask Him when and where He might want you to be more diligent.

I’ve been doing that recently. It was hard at first. I looked at Proverbs 13:4 as my text. I identified the principle: Diligence delivers. Then I looked for an application. Day after day, I asked God to show me when and where He wants me to be more diligent. Nothing happened. It was a little frustrating. I felt like I wasn’t getting a clear fix on what God wants. I found myself thinking, “I’d better come up with something because I’ve got to share an application with my life group, and I have to preach on this.”

So I forced it. I came up with an application that was quite logical. I decided I needed to be more diligent in financial planning. And I needed to be more diligent in getting physical exercise. Good ideas. While I don’t think I suffer from wild materialism or greed, I’ve been rather sloppy about budgeting and planning. And I’m out of shape physically. So it made sense.

So I floated this idea of being more financially and physically diligent with my wife. Then God showed up. He spoke through Cathy. We ended up talking for about four hours one Monday. We both have Mondays off. Cathy works part-time. She is a graduate student at ASU. And she maintains a full counseling and mentoring schedule here at Moon Valley.

The idea of being more diligent at financial planning and physical fitness was fine. But Cathy viewed it as one more thing that would draw me away from the area where I needed diligence the most right now: at home. You see, when it comes to work at church, and doing biblical research, and preparing sermons, I’m pretty diligent—so diligent, in fact, that I am often

<sup>15</sup> Robert Baker Girdlestone, *Girdlestone’s Synonyms of the Old Testament*, 3d. ed., (Grand Rapids, MI: Baker Book House, 1983), 72.

<sup>16</sup> Some other related Scriptures include Proverbs 15:19; 21:25.

neglectful of things at home—things like doing stuff around the house and really investing in my relationship with Cathy.

After I talked with Cathy and reflected on our discussion, God answered my prayer about where He wants me to be more diligent. God seems to be saying to me, “Turn your heart toward home.” As I have thought about this and talked with Cathy, a number of plans emerged as specific applications. I offer these simply as examples. God may call you to be more diligent in entirely different ways, and some of my applications may not even be feasible for you.

- A. In the mornings when Cathy has to go to work, I normally bring her a cup of coffee at 6:00AM. I’m a very early riser. By that time, I’ve been working for a couple of hours in my office at home and have hit my stride toward finishing my sermon. So, while it may sound like I’m a real sweet guy for getting my wife some coffee, I often view it as an interruption. So I get the coffee, get it to Cathy, and get back to work.

But I learned that Cathy really wants to connect with me in the morning. Often, after I’ve delivered the cup of coffee, I’ll be on my way out of the room and Cathy will say something like, “What do you have going on today?” It is her bid to connect with me. And too often I’ll say something real informative and sensitive, like, “work,” just hoping she’ll release me to return to my study. You see, I’m almost always diligent with work, but not as much with her.

So, in an effort to be more diligent in my relationship with her, when I bring her the cup of coffee in the morning, we now talk about what’s happening that day, we pray for each other, and I read from a short devotional called *31 Days of Praise*.<sup>17</sup> It’s helping me to turn my heart home.

- B. I have also become the primary planner and preparer of meals, including grocery shopping. Cathy has done this faithfully and without complaining for over 28 years. Now she works just as much outside the home as I do, and the kids are grown and gone. I figure it’s my turn. Besides, I rather enjoy it, and I do so much work at home, and I live so close to the church, it makes sense. And it helps me to turn my heart toward home.
- C. I will schedule and do floor cleaning. Cathy has toiled at floors for over 28 years; it’s my turn.
- D. While I’m at the grocery store, I will regularly get fresh-cut flowers for our home. Cathy likes these.
- E. I’ve also been talking about painting the outside of my house for years. And I remembered a sluggard is all talk. So I will make plans to paint it.

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<sup>17</sup> Ruth and Warren Myers, *31 Days of Praise: Enjoying God Anew*, (Sisters, OR: Multnomah Publishers, 1994).

F. Oh yeah. And finances and fitness did make the list of personal applications. Cathy and I also worked out a basic financial plan. And my goal is to exercise at least three times a week, either swimming or racquetball.

That's how I'm sensing God wants me to become more diligent these days. How about you? How does God want you to be more diligent? It's important. Because diligence delivers.