

# Proverbs 21:20

Authorized King James Version (KJV)

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

## Analysis

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The wise person's household contains 'treasure and oil'—stored wealth and abundance from diligent work and prudent management. By contrast, the 'foolish man spendeth it up'—squandering resources through imprudence, self-indulgence, or laziness. Wisdom produces prosperity through hard work, planning, and frugality; folly produces poverty through waste and improvidence. This isn't promising wealth to all wise people but affirming general principles: disciplined stewardship usually produces abundance, while foolishness leads to want. The wise save for future needs; fools consume everything immediately. This economic wisdom reflects spiritual principles: stewarding God's gifts faithfully honors Him, while wastefulness despises His provision.

## Historical Context

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Storing oil, grain, and other provisions was essential in agrarian societies subject to crop failures and seasonal variations. Wise households maintained reserves; foolish ones lived hand-to-mouth.

## Related Passages

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**Colossians 1:16** — All things created through Christ

**Psalms 19:1** — Heavens declare God's glory

## Study Questions

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1. Are you managing resources wisely with provision for the future, or living hand-to-mouth?
2. What specific areas of spending reveal foolishness that you need to address?

## Interlinear Text

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אֹצֵר רָן	נִחְמָד ד	וּשְׁמֵן	בְּנֵי ה	חָכָם	וְכִס יל
There is treasure	to be desired	and oil	in the dwelling	of the wise	but a foolish
H214	H2530	H8081	H5116	H2450	H3684
אָדָם	יִבְלֶעֱנָה:				
man	spendeth it up				
H120	H1104				

## Additional Cross-References

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**Psalms 112:3** (Parallel theme): Wealth and riches shall be in his house: and his righteousness endureth for ever.

**Proverbs 10:22** (Parallel theme): The blessing of the LORD, it maketh rich, and he addeth no sorrow with it.

**Ecclesiastes 7:11** (Parallel theme): Wisdom is good with an inheritance: and by it there is profit to them that see the sun.

**Ecclesiastes 5:19** (Parallel theme): Every man also to whom God hath given riches and wealth, and hath given him power to eat thereof, and to take his portion, and to rejoice in his labour; this is the gift of God.

**Psalms 23:5** (Parallel theme): Thou preparest a table before me in the presence of mine enemies: thou anointest my head with oil; my cup runneth over.

**Proverbs 15:6** (Parallel theme): In the house of the righteous is much treasure: but in the revenues of the wicked is trouble.

**Job 20:18** (Parallel theme): That which he laboured for shall he restore, and shall not swallow it down: according to his substance shall the restitution be, and he shall not rejoice therein.

**Job 20:15** (Parallel theme): He hath swallowed down riches, and he shall vomit them up again: God shall cast them out of his belly.

**Jeremiah 41:8** (Parallel theme): But ten men were found among them that said unto Ishmael, Slay us not: for we have treasures in the field, of wheat, and of barley, and of oil, and of honey. So he forbore, and slew them not among their brethren.

**Ecclesiastes 10:19** (Parallel theme): A feast is made for laughter, and wine maketh merry: but money answereth all things.

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