

WALKING IN WISDOM

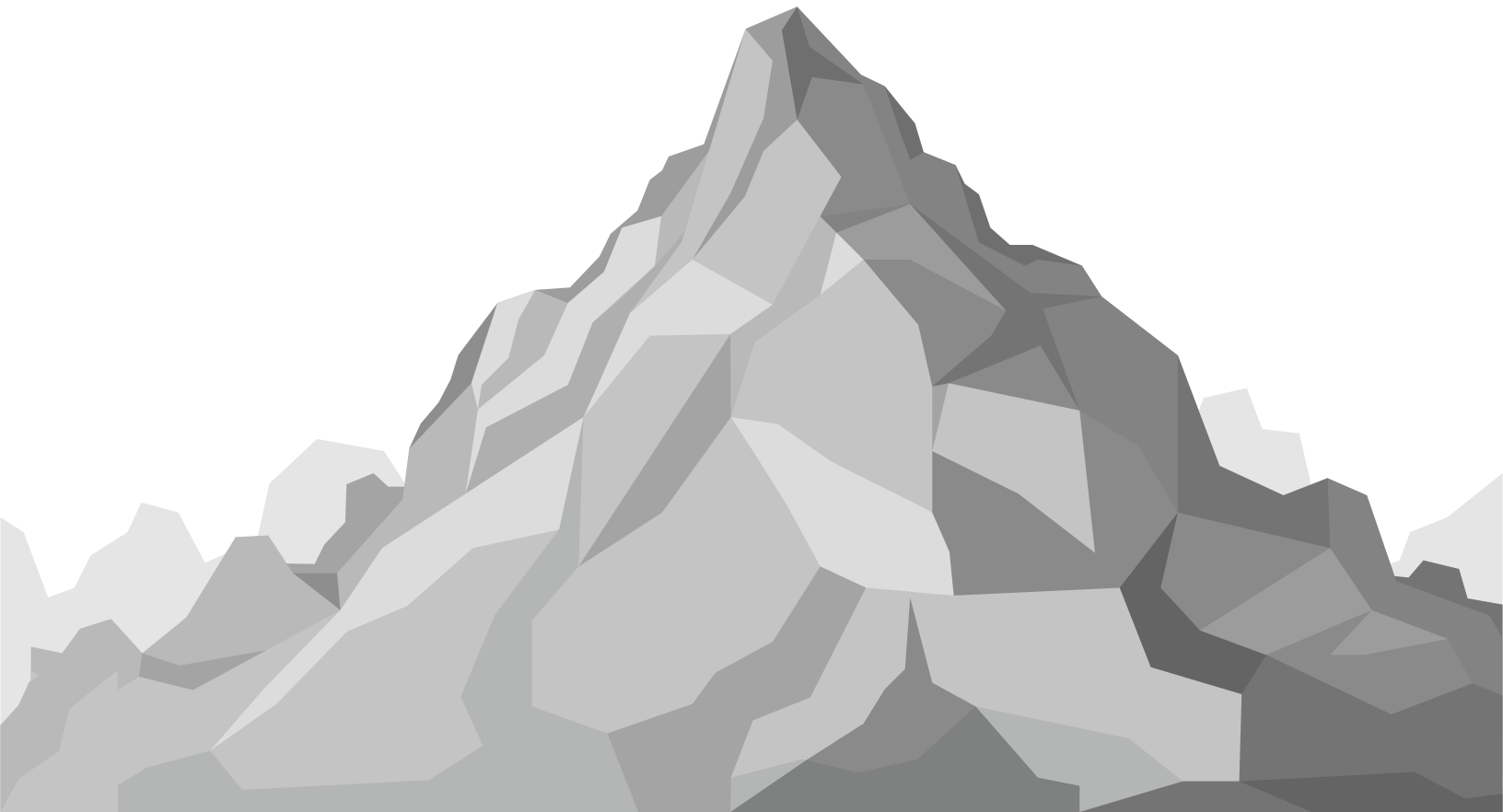
BY RICHARD ELWELL





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WHY IDEAS MATTER.

Ultimate Outcomes is a non-profit organization founded on the fruit of the 30 plus years Pastor Richard Elwell and his wife Marty spent in church ministry, developing studies that would help their congregants discern and apply God's truth. Richard was a firm believer that the outcomes in our lives are a result of what ideas we choose to believe and follow.

After Richard died of a rare liver disease in 2018, Ultimate Outcomes has taken on the mission of sharing the Elwell's insights with all people who desire to live a better life and are willing to look to God for understanding of the way they are to go. To that end it makes available for free download on its website: Bible studies, Sunday school curriculum, and sermon podcasts.

Richard earned a Master of Divinity degree from the International School of Theology and was the founding and senior pastor at University Park Church, San Bernardino, CA for over 30 years. His passion was always to make God's truth understandable and applicable to all who hunger for it. Marty holds a Master's Degree in Teaching Processes from Claremont Graduate University. Her passion has been to train women and provide curriculum for parents who want to raise up their children up in the ways of the Lord.

<https://www.ultimateoutcomes.org>

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WALKING IN WISDOM

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STUDY PURPOSE

The purpose of this study is to enable Christians to live more productive, more effective, more successful lives by learning and applying life management principles from the book of Proverbs. The foundational verse for the study is Proverbs 28:26, *He who trusts in himself is a fool, but he who walks in wisdom is kept safe.*





WHAT IS WISDOM?

INTRODUCTION



LESSON FOCUS

This first lesson will ask and answer the following three questions:

1. What is wisdom?
2. How do we become wise?
3. Why is it important to obtain wisdom?

SEARCHING THE SCRIPTURES



WHAT IS WISDOM?

PROVERBS 8:1-31

¹Does not wisdom call out? Does not understanding raise her voice? ²On the heights along the way, where the paths meet, she takes her stand; ³beside the gates leading into the city, at the entrances, she cries aloud: ⁴"To you, O men, I call out; I raise my voice to all mankind.

⁵You who are simple, gain prudence; you who are foolish, gain understanding. ⁶Listen, for I have worthy things to say; I open my lips to speak what is right. ⁷My mouth speaks what is true, for my lips detest wickedness. ⁸All the words of my mouth are just; none of them is crooked or perverse. ⁹To the discerning all of them are right; they are faultless to those who have knowledge. ¹⁰Choose my instruction instead of silver, knowledge rather than choice gold, ¹¹for wisdom is more precious than rubies, and nothing you desire can compare with her.

¹²"I, wisdom, dwell together with prudence; I possess knowledge and discretion. ¹³To fear the LORD is to hate evil; I hate pride and arrogance, evil behavior and perverse speech. ¹⁴Counsel and sound judgment are mine; I have understanding and power. ¹⁵By me kings reign and rulers make laws that are just; ¹⁶by me princes govern, and all nobles who rule on earth. ¹⁷I love those who love me, and those who seek me find me. ¹⁸With me are riches and honor, enduring wealth and prosperity. ¹⁹My fruit is better than fine gold; what I yield surpasses choice silver. ²⁰I walk in the way of righteousness, along the paths of justice, ²¹bestowing wealth on those who love me and making their treasuries full.

²²"The LORD brought me forth as the first of his works, before his deeds of old; ²³I was appointed from eternity, from the beginning, before the world began. ²⁴When there were no oceans, I was given birth, when there were no springs abounding with water; ²⁵before the mountains were settled in place, before the hills, I was given birth, ²⁶before he made the earth or its fields or any of the dust of the world. ²⁷I was there when he set the heavens in place, when he marked out the horizon on the face of the deep, ²⁸when he established the clouds above and fixed securely the fountains of the deep, ²⁹when he gave the sea its boundary so the waters would not overstep his command, and when he marked out the foundations of the earth. ³⁰ Then I was the craftsman at his side. I was filled with delight day after day, rejoicing always in his presence, ³¹rejoicing in his whole world and delighting in mankind.



1. In verse 30 wisdom describes herself as a craftsman. What is a craftsman?
2. How does the idea of a craftsman help define wisdom?
3. In verse 12 there are words related to wisdom, the opposite of which defines folly.

Sophia (wisdom)

Moria (folly)

Prudence _____

Knowledge _____

Discretion _____

4. Wisdom is obedience to God's way, leading to g _____ results.

Folly is rebellion against God's way, leading to b _____ results.

5. What does a person who becomes wise gain? (vs. 5)

What do those things mean?



Remember: Wisdom only comes through gaining true knowledge and right understanding of how things work and then applying that knowledge in one's life. Wisdom is knowing what is right to do and then doing it.

WHAT IS FOLLY?

PSALM 10:2-5

²In his arrogance the wicked man hunts down the weak, who are caught in the schemes he devises. ³He boasts of the cravings of his heart; he blesses the greedy and reviles the LORD. ⁴In his pride the wicked does not seek him; in all his thoughts there is no room for God. ⁵His ways are always prosperous; he is haughty and your laws are far from him; he sneers at all his enemies.

What are the characteristics of a fool?



HOW DO WE BECOME WISE?

PROVERBS 2:1-9

^{1a} My son, if you accept my words ^{1b}and store up my commands within you, ^{2a}turning your ear to wisdom ^{2b}and applying your heart to understanding, ³and if you call out for insight and cry aloud for understanding, ⁴and if you look for it as for silver and search for it as for hidden treasure, ⁵then you will understand the fear of the LORD and find the knowledge of God. ⁶For the LORD gives wisdom, and from his mouth come knowledge and understanding.

⁷He holds victory in store for the upright, he is a shield to those whose walk is blameless, ⁸for he guards the course of the just and protects the way of his faithful ones. ⁹Then you will understand what is right and just and fair--every good path.

1. List the actions necessary to attain wisdom.

vs. 1a

vs. 1b

vs. 2a

vs. 2b

vs. 3

vs. 4

2. What will be the result of doing those things? (vs. 6-9)

THINKING IT THROUGH

1. What is wisdom?

Wisdom is k _____ and a _____ God's will. Wisdom is the opposite of folly which is the i _____ and r _____ of God's will.

2. Prudence: shrewd m _____ of one's l _____

Understanding: kn _____ of how things really w _____.



Note: The shrewd management of our lives, based on the truth of how things really work, is the focus of "Walking in Wisdom." Walking refers to how we conduct ourselves in life.



3. How do we become wise?

Step	Explanation
1. Accept God's word.	-----
2. Store up God's commands.	-----
3. Turn ears to wisdom.	-----
4. Apply heart to understanding.	-----
5. Call out for insight and understanding.	-----
6. Search for wisdom as a treasure.	-----

CONCLUDING THOUGHTS

WHY IS GAINING WISDOM SO IMPORTANT?

ILLUSTRATION: KNOWING VS. APPLICATION

Knowing something is different from the application of wisdom. You wouldn't think you have the skills to cut hair by just having watched a video. You have to practice and apply correct techniques.



PROVERBS 8:32-36

³²Now then, my sons, listen to me; blessed are those who keep my ways. ³³Listen to my instruction and be wise; do not ignore it. ³⁴Blessed is the man who listens to me, watching daily at my doors, waiting at my doorway. ³⁵For whoever finds me finds life and receives favor from the LORD. ³⁶But whoever fails to find me harms himself; all who hate me love death."

1. What happens to those who keep wisdom's way?
2. What happens to those who fail to keep wisdom's way?
3. If your life is messed up, what should that cause you to consider?



IS GAINING WISDOM OUR TOP PRIORITY?

1 KINGS 3:4-15

⁴The king went to Gibeon to offer sacrifices, for that was the most important high place, and Solomon offered a thousand burnt offerings on that altar. ⁵At Gibeon the LORD appeared to Solomon during the night in a dream, and God said, "Ask for whatever you want me to give you."

⁶Solomon answered, "You have shown great kindness to your servant, my father David, because he was faithful to you and righteous and upright in heart. You have continued this great kindness to him and have given him a son to sit on his throne this very day.

⁷"Now, O LORD my God, you have made your servant king in place of my father David. But I am only a little child and do not know how to carry out my duties. ⁸Your servant is here among the people you have chosen, a great people, too numerous to count or number. ⁹So give your servant a discerning heart to govern your people and to distinguish between right and wrong. For who is able to govern this great people of yours?"

¹⁰The Lord was pleased that Solomon had asked for this. ¹¹So God said to him, "Since you have asked for this and not for long life or wealth for yourself, nor have asked for the death of your enemies but for discernment in administering justice, ¹²I will do what you have asked. I will give you a wise and discerning heart, so that there will never have been anyone like you, nor will there ever be. ¹³Moreover, I will give you what you have not asked for--both riches and honor--so that in your lifetime you will have no equal among kings. ¹⁴And if you walk in my ways and obey my statutes and commands as David your father did, I will give you a long life." ¹⁵Then Solomon awoke--and he realized it had been a dream.

1. How do you know wisdom was Solomon's top priority?
2. What was God's response to Solomon? (vs. 11-13)
3. What showed Solomon feared not having wisdom? (vs. 7-9)
4. What competes with wisdom for top priority in our lives?
5. What should the first action of our day be if wisdom is our top priority?

CONCLUSION

Conducting our lives with a skillful application of God-given principles of life-management is to walk in wisdom. The lessons that follow will examine those principles.



PUTTING IT INTO PRACTICE

PERSONAL EVALUATION

What evidence is there in your life that seeking wisdom is a priority? Where is your life at? What are the outcomes of your choices?

Evaluate yourself on a scale of 1 to 5 (5 being excellent) as to how well you are following the steps to acquiring wisdom.

Step	Evaluation				
1. Accepting God's word.	1	2	3	4	5
2. Storing up God's commands.	1	2	3	4	5
3. Turning ears to wisdom.	1	2	3	4	5
4. Applying heart to understanding.	1	2	3	4	5
5. Calling out for insight and understanding.	1	2	3	4	5
6. Searching for wisdom.	1	2	3	4	5

PERSONAL ACTION

Write out the actions you need to take to acquire wisdom.

Step	Action
1. Accepting God's word.	_____
2. Storing up God's commands.	_____
3. Turning ears to wisdom.	_____
4. Applying heart to understanding.	_____
5. Calling out for insight and understanding.	_____
6. Searching for wisdom.	_____

PRAYER

Pray that you would recognize that attaining wisdom is of the utmost importance, that the pursuit of wisdom would characterize you, and that you would more faithfully take the steps needed to acquire wisdom.





LESSON TWO

WISDOM IN MANAGING OUR RELATIONSHIP WITH GOD

INTRODUCTION

REVIEW

What is wisdom?

LESSON FOCUS

If God exists, then the most important decision we make in life is how we choose to relate to him. This lesson looks at wisdom in managing our relationship with God.

SEARCHING THE SCRIPTURES

THE FEAR OF THE LORD AND THE BEGINNING OF WISDOM

PROVERBS 9:10

¹⁰The fear of the LORD is the beginning of wisdom, and knowledge of the Holy One is understanding.

1. What is the relationship between the fear of the Lord and wisdom?
2. The word used for “beginning” is more accurately translated “prerequisite”. What is the implication of that in terms of wisdom?
3. Who does the culture imagine to be wise?

According to the verse are they really wise?

WHAT IS THE FEAR OF THE LORD?

PSALMS 34:9-22

⁹Fear the LORD, you his saints, for those who fear him lack nothing. ¹⁰The lions may grow weak and hungry, but those who seek the LORD lack no good thing.

¹¹Come, my children, listen to me; I will teach you the fear of the LORD.

¹²Whoever of you loves life and desires to see many good days, ¹³keep your tongue from evil and your lips from speaking lies. ¹⁴Turn from evil and do good; seek peace and pursue it.



¹⁵The eyes of the LORD are on the righteous and his ears are attentive to their cry;
¹⁶the face of the LORD is against those who do evil, to cut off the memory of them from the earth.
¹⁷The righteous cry out, and the LORD hears them; he delivers them from all their troubles.
¹⁸The LORD is close to the brokenhearted and saves those who are crushed in spirit.
¹⁹A righteous man may have many troubles, but the LORD delivers him from them all;
²⁰he protects all his bones, not one of them will be broken.
²¹Evil will slay the wicked; the foes of the righteous will be condemned. ²²The LORD redeems his servants; no one will be condemned who takes refuge in him.

1. What do verses 15-16 show the fear of the Lord is?

2. The fear of the Lord is to t _____ from e _____ and to do g _____ because God s _____ everything. He r _____ good and p _____ evil.

ILLUSTRATION: KNOWING VS. APPLICATION

Nothing we do is an anonymous act; what we do when no one is watching shows whether or not we fear God. People who litter or run red lights because they don't think they will be caught are not operating under the fear of the Lord.



THINKING IT THROUGH

1. Why is the fear of the Lord the beginning of wisdom?

2. What is the logical outcome of the fear of the Lord?

3. What are different ways men foolishly relate to God?

Proverbs 28:14 – Blessed is the man who always fears the LORD, but he who hardens his heart falls into trouble.

Proverbs 3:7- Do not be wise in your own eyes; fear the LORD and shun evil.



4. Humility is critical to becoming wise.

Proverbs 15:33 – The fear of the LORD teaches a man wisdom, and humility comes before honor.

What is humility?

Why does humility come before honor?

5. The most important managerial decision we can make (act of prudence) is how we are going to relate to God. Examine the different ways we can relate to the Lord.

Proverbs 16:18 – Pride goes before destruction, a haughty spirit before a fall.

Behavior _____

Result _____

Proverbs 16:25 – There is a way that seems right to a man, but in the end it leads to death.

Behavior _____

Result _____

Proverbs 10:24 – What the wicked dreads will overtake him; what the righteous desire will be granted.

Behavior _____

Result _____

Proverbs 14:26-27 – ²⁶He who fears the LORD has a secure fortress, and for his children it will be a refuge.

²⁷The fear of the LORD is a fountain of life, turning a man from the snares of death.

Behavior _____

Result _____

Proverbs 19:23 – The fear of the LORD leads to life: Then one rests content, untouched by trouble.

Behavior _____

Result _____

Proverbs 22:4 – Humility and the fear of the LORD bring wealth and honor and life.

Behavior _____

Result _____



CONCLUDING THOUGHTS

THE PRUDENT COURSE OF BEHAVIOR

Proverbs 5:21 – *For a man's ways are in full view of the LORD, and he examines all his paths.*

Proverbs 15:3 – *The eyes of the LORD are everywhere, keeping watch on the wicked and the good.*

Proverbs 21:2 – *All a man's ways seem right to him, but the LORD weighs the heart.*

What is the prudent course of behavior?

THE FEAR OF THE LORD

The fear of the Lord is the beginning of wisdom because when we know that God sees all, and his judgments are inescapable, we recognize that the only prudent course of behavior is to trust in, listen to, and obey God. We seek to please and honor God and willingly receive his discipline.



Remember: Simply put, the fear of the Lord is knowing who God is, that he sees and knows everything and that we are accountable to him for our thoughts, words, and actions.

PUTTING IT INTO PRACTICE

PERSONAL EVALUATION

1. What are some of your thoughts and actions that reveal an absence of the fear of the Lord?

Thoughts

Actions

2. What are some of your thoughts and actions that reveal wisdom resulting from the fear of the Lord?

Thoughts

Actions

3. Your actions reveal your thoughts, what you truly believe. What do your thoughts and actions show about you?

PRAYER

Pray that you would grow in your understanding of the fear of the Lord and realize when you are going your own way apart from God.



WISDOM IN MANAGING OURSELVES

INTRODUCTION

REVIEW

1. Wisdom is k _____ and a _____ God's will.
2. The fear of the Lord is the b _____ of wisdom. The fear of the Lord is knowing that God s _____ and k _____ all things, and that we are a _____ to him.

LESSON FOCUS

This lesson focuses on wisdom in managing ourselves. What are the types of things that we do in managing ourselves that no one else can do for us?

SEARCHING THE SCRIPTURES

THE PRUDENT MAN AND THE FOOL

PROVERBS 14:8

The wisdom of the prudent is to give thought to their ways, but the folly of fools is deception.

1. What does it mean to give thought to our ways?
2. Why is the folly of fools deception?

ILLUSTRATION: MOVIE SETS

A façade on a movie set appears to be real but there is no substance to it. It is an illusion, appearing to be something it isn't. You have to walk through the front door to recognize it isn't real.



Note: In the book of Proverbs, the idea of the path, road, or way we choose to travel on is the central idea in how we manage our lives. The two Hebrew words for road or path are used a hundred times in the book of Proverbs.



3. What is the most important factor to consider in choosing a road to travel on?

4. Why is the destination of a road more important than the scenery along it?

5. How does the above answer relate to Proverbs 14:8, which says to give thought to your ways?

THE DIFFERENCE BETWEEN WISDOM AND FOLLY'S WAYS

Wisdom's On-ramps

Proverbs 3:5 – *Trust in the LORD with all your heart and lean not on your own understanding.*

Proverbs 4:11 – *I guide you in the way of wisdom and lead you along straight paths.*

Proverbs 8:33 – *Listen to my instruction and be wise; do not ignore it.*

Folly's On-ramps

Proverbs 12:15 – *The way of a fool seems right to him, but a wise man listens to advice.*

Proverbs 18:2 – *A fool finds no pleasure in understanding but delights in airing his own opinions.*

Proverbs 26:12 – *Do you see a man wise in his own eyes? There is more hope for a fool than for him.*

Wisdom's On-ramps

3:5 _____

4:11 _____

8: 33 _____

Folly's On-ramps

12:15 _____

18:2 _____

26:12 _____

Wisdom's Destinations

Proverbs 4:6, 8 – *Do not forsake wisdom, and she will protect you; love her, and she will watch over you. Esteem her, and she will exalt you; embrace her, and she will honor you.*

Proverbs 8:35 – *For whoever finds me finds life and receives favor from the LORD.*

Proverbs 15:24 – *The path of life leads upward for the wise to keep him from going down to the grave.*

Proverbs 28:26 – *He who trusts in himself is a fool, but he who walks in wisdom is kept safe.*



Folly's Destinations

Proverbs 5:5 - *Her feet go down to death; her steps lead straight to the grave.*

Proverbs 14:12 - *There is a way that seems right to a man, but in the end it leads to death.*

Proverbs 21:16 - *A man who strays from the path of understanding comes to rest in the company of the dead.*

Wisdom's Destinations

4:6,8 _____

8:35 _____

15:24 _____

28:26 _____

Folly's Destinations

5:5 _____

14:12 _____

21:16 _____



Remember: If we are wise, we will trust in the Lord and his ways and not our own inclinations.

THINKING IT THROUGH



THE FOUNDATIONAL PRINCIPLES OF SELF-MANAGEMENT

1. Since God is smarter than we are, we do well by gaining his p_____ and u _____ and doing things his w _____ .
2. A wise man knows he needs to be i _____ and l _____. A fool thinks he can l _____ himself.
3. A wise man bases his decisions on God's revelation and t _____. A fool bases his decisions on his own i _____.



CONCLUDING THOUGHTS

DETOURS OFF WISDOM'S WAY

On the chart below, determine what the scripture says is a detour off wisdom's way, then rate yourself as to whether it is a problem for you or not.

0 - never a problem

1 - could be a problem

2 - is a problem

SCRIPTURE	DETOUR FROM WISDOM	0	1	2
Proverbs 7:21 - <i>With persuasive words she led him astray; she seduced him with her smooth talk.</i>				
Proverbs 11:28 - <i>Whoever trusts in his riches will fall, but the righteous will thrive like a green leaf.</i>				
Proverbs 29:11 - <i>A fool gives full vent to his anger, but a wise man keeps himself under control.</i>				
Proverbs 13:3 - <i>He who guards his lips guards his life, but he who speaks rashly will come to ruin.</i>				
Proverbs 6:9 - <i>How long will you lie there, you sluggard? When will you get up from your sleep?</i>				
Proverbs 16:18 - <i>Pride goes before destruction, a haughty spirit before a fall.</i>				
Proverbs 13:20 - <i>He who walks with the wise grows wise, but a companion of fools suffers harm.</i>				
Proverbs 14:30 - <i>A heart at peace gives life to the body, but envy rots the bones.</i>				
Proverbs 20:1 - <i>Wine is a mocker and beer a brawler; whoever is led astray by them is not wise.</i>				
Proverbs 12:11 - <i>He who works his land will have abundant food, but he who chases fantasies lacks judgment.</i>				



PUTTING IT INTO PRACTICE

PERSONAL EVALUATION

Wisdom's Self-test

Circle the statements below that most characterize you.

1. I base my decisions more on ...
 - a. God's revelation in his word. Someone else will see the wisdom in it too.
 - b. Personal inclinations.
2. I ...
 - a. Continually seek to increase in knowledge and understanding.
 - b. Try to remain comfortable at my current level of development.
3. I ...
 - a. Receive correction graciously without trying to defend myself.
 - b. Have a hard time admitting fault.
4. I ...
 - a. Stay on God's path without being side-tracked.
 - b. Get easily distracted and pulled out of God's way.
5. Which of the following verses best describes the destination of the road you are on?
 - a. Proverbs 21:21 – *He who pursues righteousness and love finds life, prosperity and honor.*
 - b. Proverbs 5:11-14 – *At the end of your life you will groan, when your flesh and body are spent. You will say, "How I hated discipline! How my heart spurned correction! I would not obey my teachers or listen to my instructors. I have come to the brink of utter ruin in the midst of the whole assembly."*

My evaluation of myself is:

PRAYER

Ask God to show you how to better manage yourself. Pray for insight into how you tend to get off wisdom's way.





BEFORE THE MOUNTAINS WERE BROUGHT FORTH,
OR EVER YOU HAD FORMED THE EARTH AND THE WORLD,
FROM EVERLASTING TO EVERLASTING YOU ARE GOD.

PSALM 90:2





WISDOM IN MANAGING OUR RELATIONSHIPS WITH OTHERS

INTRODUCTION

REVIEW

Lesson 1: What is wisdom?

Lesson 2: What is the fear of the Lord and why is it a necessary prerequisite to gaining wisdom?

Lesson 3: What is the difference between the prudent man and the fool?

LESSON FOCUS

The focus of this lesson is on managing our relationship with other people. What determines how we treat others?

SEARCHING THE SCRIPTURES

BUILDING UP OR TEARING DOWN

Blessed to be a blessing
(Giving for other's gain = blessing)

Proverbs 11:16-17 - A kindhearted woman gains respect, but ruthless men gain only wealth. A kind man benefits himself, but a cruel man brings trouble on himself.

From harm to harm
(Exploiting for personal gain = harm)

Proverbs 11:16-17 - A kindhearted woman gains respect, but ruthless men gain only wealth. A kind man benefits himself, but a cruel man brings trouble on himself.



Proverbs 11:24-25 – *One man gives freely, yet gains even more; another withholds unduly, but comes to poverty. A generous man will prosper; he who refreshes others will himself be refreshed.*

Proverbs 21:13 – *If a man shuts his ears to the cry of the poor, he too will cry out and not be answered.*

Proverbs 19:17 – *He who is kind to the poor lends to the LORD, and he will reward him for what he has done.*

Proverbs 22:22-23 – *Do not exploit the poor because they are poor and do not crush the needy in court, for the LORD will take up their case and will plunder those who plunder them.*

KEY PRINCIPLE IN MANAGING OUR RELATIONSHIPS WITH OTHERS

We reap from God what we sow into others. Those who bless others are blessed themselves. Those who harm others will themselves be harmed. God responds to us in the way we respond to others.

How does the way I view God affect the way I treat others?

THINGS TO AVOID IN OUR RELATIONSHIPS WITH OTHERS

Proverbs 9:7 – *Whoever corrects a mocker invites insult; whoever rebukes a wicked man incurs abuse.*

Proverbs 26:4 – *Do not answer a fool according to his folly, or you will be like him yourself.*

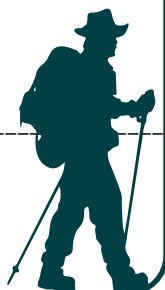
Avoid: _____

Proverbs 13:20 – *He who walks with the wise grows wise, but a companion of fools suffers harm.*

Proverbs 22:24-25 – ²⁴*Do not make friends with a hot-tempered man, do not associate with one easily angered,* ²⁵*or you may learn his ways and get yourself ensnared.*

Proverbs 26:6, 10 – *Like cutting off one's feet or drinking violence is the sending of a message by the hand of a fool. Like an archer who wounds at random is he who hires a fool or any passer-by.*

Avoid: _____



Proverbs 24:17-18 – ¹⁷Do not gloat when your enemy falls; when he stumbles, do not let your heart rejoice, ¹⁸or the LORD will see and disapprove and turn his wrath away from him.

Proverbs 24:19-20 – ¹⁹Do not fret because of evil men or be envious of the wicked, ²⁰for the evil man has no future hope, and the lamp of the wicked will be snuffed out.

Avoid: _____

Proverbs 24:28-29 – ²⁸Do not testify against your neighbor without cause, or use your lips to deceive. ²⁹Do not say, "I'll do to him as he has done to me; I'll pay that man back for what he did."

Avoid: _____

Proverbs 17:14 – Starting a quarrel is like breaching a dam; so drop the matter before a dispute breaks out.

Proverbs 19:11 – A man's wisdom gives him patience; it is to his glory to overlook an offense.

Proverbs 20:3 – It is to a man's honor to avoid strife, but every fool is quick to quarrel.

Avoid: _____

Proverbs 25:14, 19 – Like clouds and wind without rain is a man who boasts of gifts he does not give. Like a bad tooth or a lame foot is reliance on the unfaithful in times of trouble.

Avoid: _____

THINKING IT THROUGH

1. If we believe that blessings are finite (limited) and to the strongest and smartest go the spoil, how will we act?

How is dividing up a pie to eat an example of this?

Wrong Thinking: If I give, I _____.

2. If we believe all blessings are from God and God is infinite, how will we act?

How is the biblical idea of God having cattle on a thousand hills an example of this?

Right Thinking: If I give I g _____.



KEY PRINCIPLE IN MANAGING OUR RELATIONSHIPS WITH OTHERS:

We g _____ from God what we p _____ into others. Those who b _____ others are b _____. Those who h _____ others h _____ themselves. In other words, we r _____ what we s _____.

CONCLUDING THOUGHTS

DON'T PURSUE SELFISH ENDS

Proverbs 18:1 – *An unfriendly man pursues selfish ends; he defies all sound judgment.*

Why does it defy sound judgment to pursue selfish ends?

Proverbs 11:25 – *A generous man will prosper; he who refreshes others will himself be refreshed.*

When are we refreshed?

Example: if you go to a party or an event thinking of how you can help others have a good time, you will have a lot more fun than if you expect others to entertain or focus on you.

FEED YOUR ENEMY

Proverbs 25:21-22 – ²¹*If your enemy is hungry, give him food to eat; if he is thirsty, give him water to drink. ²²In doing this, you will heap burning coals on his head, and the LORD will reward you.*



Note: The burning coals refers to an ancient Egyptian ritual in which a guilty person would carry a bowl of burning coals on his head as a sign of repentance.

1. Why is it wise to bless even our enemies?
2. How do we avoid being companions with fools and still bless our enemies?



PUTTING IT INTO PRACTICE

PERSONAL EVALUATION

Circle the answers that most characterize you.

1. I value others based more on:
 - a. What advantage they are to me.
 - b. Just their personhood and who they are to God.
2. In relationships with others I am more concerned with:
 - a. How I'm being treated by others.
 - b. How I'm treating others.
3. I am more likely to:
 - a. Resent giving to others.
 - b. See serving and giving to others as an opportunity.
4. My attitude reflect more the idea:
 - a. Better get mine while the getting is good.
 - b. There is no greater blessing than being a blessing.

My evaluation of myself is:

PRAYER

Take the Lord's conviction to show you the ways in which you have not been managing well your relationship with others, ways that you focus on yourself and your own needs rather than being a blessing.





IN HIS HAND ARE THE DEPTHS OF THE EARTH,
AND THE MOUNTAIN PEAKS BELONG TO HIM.

PSALM 95:4





WISDOM IN MANAGING OUR FAMILY RELATIONSHIPS

INTRODUCTION

REVIEW

Lesson 1: What is Wisdom?
Key Concept:

Lesson 2: Wisdom in Managing Our Relationship with God
Key Concept:

Lesson 3: Wisdom in Managing Ourselves
Key Concept:

Lesson 4: Wisdom in Managing Our Relationships with Others
Key Concept:

LESSON FOCUS

This lesson focuses on wisdom in managing our family relationships.

1. What is different about family relationships from other relationships?
2. How does the way you affect your family affect you?

SEARCHING THE SCRIPTURES

BUILDING UP OR TEARING DOWN

PROVERBS 14:1

The wise woman builds her house, but with her own hands the foolish one tears hers down.

1. How are ways you build up your own house?
2. How are ways you tear down your own house?



3. Why is it wise for a person to build up others in the family and foolish to tear down others in the family?

4. What motivates a person to tear down other family members?

A FAMILY MEMBER'S EFFECT ON THE WHOLE FAMILY

Proverbs 20:7 – *The righteous man leads a blameless life; blessed are his children after him.*

Addressed to: _____

Description of behavior: _____

Effect on family: _____

Proverbs 17:13 – *If a man pays back evil for good, evil will never leave his house.*

Addressed to: _____

Description of behavior: _____

Effect on family: _____

Proverbs 15:27 – *A greedy man brings trouble to his family, but he who hates bribes will live.*

Addressed to: _____

Description of behavior: _____

Effect on family: _____

Proverbs 14:26 – *He who fears the LORD has a secure fortress, and for his children it will be a refuge.*

Addressed to: _____

Description of behavior: _____

Effect on family: _____



Proverbs 31:10-12 – ¹⁰ A wife of noble character who can find? She is worth far more than rubies. ¹¹Her husband has full confidence in her and lacks nothing of value. ¹²She brings him good, not harm, all the days of her life.

Addressed to: _____

Description of behavior: _____

Effect on family: _____

Proverbs 21:9 – Better to live on a corner of the roof than share a house with a quarrelsome wife.

Addressed to: _____

Description of behavior: _____

Effect on family: _____

Proverbs 12:4 – A wife of noble character is her husband's crown, but a disgraceful wife is like decay in his bones.

Addressed to: _____

Description of behavior: _____

Effect on family: _____

Proverbs 23:24-25 – ²⁴The father of a righteous man has great joy; he who has a wise son delights in him. ²⁵May your father and mother be glad; may she who gave you birth rejoice!

Addressed to: _____

Description of behavior: _____

Effect on family: _____

Proverbs 17:21 – To have a fool for a son brings grief; there is no joy for the father of a fool.

Addressed to: _____

Description of behavior: _____

Effect on family: _____

Proverbs 29:17 – Discipline your son, and he will give you peace; he will bring delight to your soul.

Addressed to: _____

Description of behavior: _____

Effect on family: _____



THINKING IT THROUGH

Since every member of the family affects the whole family and since every member of the family is affected by the other members, when we are a blessing to our family members we bless ourselves, and when we harm others in our family we harm ourselves.



Remember: The guiding principle in managing our family relationships wisely is: We are blessed ourselves when we are a blessing to others in our family. Whatever benefits one member of the family benefits each member of the family. Whatever harms one member of the family harms each member of the family.

1. To whom are we most likely to speak harshly to, a family member or a non-family member?
Why?
2. In correcting other family members are we more likely to build them up or tear them down?
Why?
3. How are we more likely to get a family member to do what is right, by tearing down or building up?
Why?

Key Principle: I can b _____ u _____ or t _____ d _____ the other members of my family. In b _____ u _____ the other members of my family I b _____ u _____ myself. In t _____ d _____ the other members of my family I t _____ d _____ myself.



Remember: What we do to the members of our family we do to ourselves and Christ.



CONCLUDING THOUGHTS

GOD'S VIEW OF THE FAMILY

Proverbs 3:33

The Lord's curse is on the house of the wicked, but he blesses the home of the righteous.

1. Considering the use of the word house and home in the verse, how does God view the family?
2. How should God's view of the family affect our view of our family?

THE WELL-BEING OF THE FAMILY

Ephesians 5:33-6:1-4

³³However, each one of you also must love his wife as he loves himself, and the wife must respect her husband.
⁶Children, obey your parents in the Lord, for this is right. ²"Honor your father and mother"--which is the first commandment with a promise-- ³"that it may go well with you and that you may enjoy long life on the earth."
⁴Fathers, do not exasperate your children; instead, bring them up in the training and instruction of the Lord.

1. What does God command the husband to do?
2. What does God command the wife to do?
3. What does God command the children to do?
4. What does God command the parents to do?
5. What does exasperate mean?
6. How do parents exasperate their children?
7. What does the well-being of the family depend upon?



PUTTING IT INTO PRACTICE

PERSONAL EVALUATION

Circle the answers that most characterize you.

1. When others in my family are in the wrong I tend to:
 - a. Build them up.
 - b. Tear them down.
2. I see my fate as:
 - a. Tied to my family's fate.
 - b. Separate from the fate of my family.
3. I think I can change a family member's bad behavior more by:
 - a. Encouraging, instructing and praying for them.
 - b. Ridiculing or humiliating them.
4. When I have been harmed by a family member I am more interested in:
 - a. Extending mercy.
 - b. Exacting justice or making a snide comment.
5. I see the benefit of building up other family members, even if they are tearing me down.
 - a. True.
 - b. False.
6. When my spouse is out of order I focus on:
 - a. Doing what is right myself and not returning evil for evil.
 - b. What my spouse is doing wrong and how I can correct him/her.

My evaluation of myself is:

PRAYER

Hold your family relationships up in prayer and seek God's wisdom as to how you can benefit your family more. Pray that God would convict you of anything you are doing that tears down others rather than builds them up.





WISDOM IN MANAGING OUR RESOURCES

INTRODUCTION

REVIEW

Lesson 1: What is Wisdom?
Key Concept:

Lesson 2: Wisdom in Managing Our Relationship with God
Key Concept:

Lesson 3: Wisdom in Managing Ourselves
Key Concept:

Lesson 4: Wisdom in Managing Our Relationships with Others
Key Concept:

Lesson 5: Wisdom in Managing Our Family Relationships
Key Concept:

LESSON FOCUS

This lesson focuses on wisdom in managing our resources.

Money is just a medium of exchange, a representation of value. Money makes the exchange of things of value more efficient. Wealth is the accumulation of things that have value.

How does that understanding of money enable us to make wiser money management decisions?

SEARCHING THE SCRIPTURES

THE PRINCIPLES OF INCREASE

PROVERBS 3:9-10

*9Honor the LORD with your wealth, with the firstfruits of all your crops;
10then your barns will be filled to overflowing, and your vats will brim over with new wine.*

Principle: _____



PROVERBS 22:4

Humility and the fear of the LORD bring wealth and honor and life.

Principle: _____

PROVERBS 14:23

All hard work brings a profit, but mere talk leads only to poverty.

Principle: _____

PROVERBS 13:11

Dishonest money dwindles away, but he who gathers money little by little makes it grow.

Principle: _____

PROVERBS 14:4

Where there are no oxen, the manger is empty, but from the strength of an ox comes an abundant harvest.

Principle: _____

PROVERBS 21:5

The plans of the diligent lead to profit as surely as haste leads to poverty.

Principle: _____

PROVERBS 22:9

A generous man will himself be blessed, for he shares his food with the poor.

Principle: _____



Remember: Wealth has more to do with the wise management of resources than with the amount of money coming in. In order to fill a bathtub, you have to make sure the drain is plugged. If the water is flowing out, the tub won't fill up no matter how much water is coming in.



 **THE PRINCIPLES OF DECREASE****PROVERBS 10:2**

Ill-gotten treasures are of no value, but righteousness delivers from death.

Principle: _____

PROVERBS 15:6

The house of the righteous contains great treasure, but the income of the wicked brings them trouble.

Principle: _____

PROVERBS 10:4

Lazy hands make a man poor, but diligent hands bring wealth.

Principle: _____

PROVERBS 20:21

An inheritance quickly gained at the beginning will not be blessed at the end.

Principle: _____

PROVERBS 21:17

He who loves pleasure will become poor; whoever loves wine and oil will never be rich.

Principle: _____

PROVERBS 28:19

He who works his land will have abundant food, but the one who chases fantasies will have his fill of poverty.

Principle: _____

PROVERBS 28:22

A stingy man is eager to get rich and is unaware that poverty awaits him.

Principle: _____

THINKING IT THROUGH

1. Principle of Increase: Honest gain comes from v _____ labor or productivity.
All enduring gain comes from G _____.
2. Principle of Decrease: There is no real gain without valuable p _____.
3. How do these principles affect our approach to making and managing money?



Note: We need to ask the question: Is the value of the labor involved in the activity worth what I am expecting to get in return?

4. How do these principles differ from conventional thinking?



CONCLUDING THOUGHTS

MONEY IS ONLY OF USE TO THE WISE

Proverbs 3:13-15

Blessed is the man who finds wisdom, the man who gains understanding, for she is more profitable than silver and yields better returns than gold. She is more precious than rubies; nothing you desire can compare with her.

Proverbs 17:16

Of what use is money in the hand of a fool, since he has no desire to get wisdom.

Why is money of no use in the hands of a fool?

THE TRAP OF MONEY

1 Timothy 6:6-10

⁶ But godliness with contentment is great gain. ⁷ For we brought nothing into the world, and we can take nothing out of it. ⁸ But if we have food and clothing, we will be content with that. ⁹ People who want to get rich fall into temptation and a trap and into many foolish and harmful desires that plunge men into ruin and destruction. ¹⁰ For the love of money is a root of all kinds of evil. Some people, eager for money, have wandered from the faith and pierced themselves with many griefs.

1. What is the trap of money?
2. What happens to those who fall into the trap?
3. What keeps a person out of the trap?

THE RIGHT PERSPECTIVE

Proverbs 11:28

Whoever trusts in his riches will fall, but the righteous will thrive like a green leaf.

Proverbs 23:4-5

Do not wear yourself out to get rich; have the wisdom to show restraint. Cast but a glance at riches, and they are gone, for they will surely sprout wings and fly off to the sky like an eagle.

Proverbs 28:20

A faithful man will be richly blessed, but one eager to get rich will not go unpunished.

How does the priority we give to money affect our lives?



PUTTING IT INTO PRACTICE

PERSONAL EVALUATION

Circle the statement that most characterizes you.

1. I believe...

- a. With enough money, all my needs would be met.
- b. If I put God first, he will meet all my needs.

2. I believe...

- a. People who are prosperous are just lucky. They were at the right place at the right time.
- b. People who are prosperous have performed a valuable service that others are willing to pay for.

3. When thinking about how I could be better off, I would more likely consider:

- a. How I can make the most money, the fastest way possible.
- b. How my service to others can become more valuable.

4. I would tend to...

- a. Envy those who have become rich through illegal or immoral means.
- b. Recognize it is better to be poor than face God and have to answer for ill-gotten gain.

5. I am more interested in...

- a. How much I can make and consume now.
- b. My imperishable, eternal reward that I am laying up in heaven.

My evaluation of myself is:

PRAYER

Pray that God would give you understanding of wrong attitudes you hold about wealth and money and that God's view would become your belief.





WISDOM IN DECISION MAKING

INTRODUCTION

REVIEW

Lessons 1-3: God is always r_____ and following him is always b_____.

Lessons 4-5: We are b_____ as we are a b_____ to others.

Lesson 6: Honest g_____ comes from v_____ service. All enduring g_____ comes from God.

LESSON FOCUS

This lesson focuses on wisdom in making good decisions. What determines whether a decision good or bad?

SEARCHING THE SCRIPTURES

PRINCIPLES OF DECISION MAKING

Read the Scriptures below and write out the principles of good or bad decision making.

Principle #1

PROVERBS 19:21

Many are the plans in a man's heart, but it is the LORD's purpose that prevails.

PROVERBS 21:30-31

³⁰*There is no wisdom, no insight, no plan that can succeed against the LORD.*

³¹*The horse is made ready for the day of battle, but victory rests with the LORD.*

Principle: _____

Principle #2

PROVERBS 16:20

Whoever gives heed to instruction prospers, and blessed is he who trusts in the LORD.

PROVERBS 28:26

He who trusts in himself is a fool, but he who walks in wisdom is kept safe.

Principle: _____

Principle #3

PROVERBS 12:15

The way of a fool seems right to him, but a wise man listens to advice.

PROVERBS 15:22

Plans fail for lack of counsel, but with many advisers they succeed.

Principle: _____

Principle #4

PROVERBS 14:15

A simple man believes anything, but a prudent man gives thought to his steps.

PROVERBS 21:5

The plans of the diligent lead to profit as surely as haste leads to poverty.

Principle: _____

Principle #5

PROVERBS 10:9

The man of integrity walks securely, but he who takes crooked paths will be found out.

PROVERBS 11:3

The integrity of the upright guides them, but the unfaithful are destroyed by their duplicity.

Principle: _____

Principle #6

PROVERBS 13:16

Every prudent man acts out of knowledge, but a fool exposes his folly.

PROVERBS 15:21

Folly delights a man who lacks judgment, but a man of understanding keeps a straight course.

Principle: _____



THINKING IT THROUGH

THE PRINCIPLES OF DECISION MAKING

Principle #1

Every g _____ decision must be based on G _____ w _____.

No plan can s _____ that is against God's will.

Principle #2

Good decisions come out of t _____ in and l _____ to God.

Bad decisions come out of t _____ in s _____.

Principle #3

Good decisions are based on getting good a _____ or heeding c _____.

Bad decisions are based on no or bad a _____ or not accepting good c _____.

Principle #4

Good decisions are well th _____ o _____. Bad decisions are h _____ or
r _____ made.

Principle #5

l _____ keeps us on the path of good decisions. F _____ or

d _____ puts us on the path of bad decisions.

Principle #6

K _____ is vital to making good decisions. l _____ leads
to bad decisions.



THE STEPS TO MAKING A GOOD DECISION

Write down specific questions you should be asking under each of the principle questions.

Decision to make: _____

1. How does God's will relate to this matter?
2. How does trusting God relate to this matter?
3. What advice have I gotten and from whom?
4. How much thought has gone into this decision?
5. How does personal integrity relate to this decision?
6. Do I know enough to make a good decision in this area?

CONCLUDING THOUGHTS

SUCCESSFUL PLANS

Proverbs 16:3

Commit to the Lord whatever you do, and your plans will succeed.

In what sense is our success assured if what we do is committed to the Lord?

PUTTING IT INTO PRACTICE

PERSONAL EVALUATION

When you are making an important decision how likely are you to take the following steps?

	Less Likely	Neutral	More Likely
1. Base my decision on God's will.	_____	_____	_____
2. Base my decision on my trust in God.	_____	_____	_____
3. Base my decision on wise advice.	_____	_____	_____
4. Base my decision on careful consideration.	_____	_____	_____
5. Base my decision on personal integrity.	_____	_____	_____
6. Base my decision on a foundation of knowledge.	_____	_____	_____

My evaluation of myself is: _____

PERSONAL PRAYER

Pray for insight into your decision making process and why you have made the decisions you have. Pray that you would seek the Lord more and grow in wisdom and your ability to make wise decisions.





WISDOM IN WHAT WE SAY

INTRODUCTION

REVIEW

What is the single principle that captures the essence of the proverbs that were studied in lessons 1-7?



Remember: Our beliefs, our actions, and our decisions matter because nothing we think or do is neutral. Everything we think or do has an effect on us or others. Wisdom is the practice and mastery of what brings blessing and benefit to us and others. Folly is the practice and mastery of what brings harm to us and others. Obviously, God is pleased when we walk in wisdom and grieved when we walk in folly. Our lives go well when we walk in wisdom and don't go well when we walk in folly

LESSON FOCUS

This lesson concludes "Walking in Wisdom," focusing on wisdom in what we say.

1. How important are the words we speak?
2. What are some examples of how we affect ourselves and others by what we say or how we say it?

SEARCHING THE SCRIPTURES

THE FRUIT OF THE LIPS

Underline the key words expressing the effect of speech in the following verses. Think through and write down the meaning of each verse.

PROVERBS 12:14

From the fruit of his lips a man is filled with good things as surely as the work of his hands rewards him.

Meaning: _____

PROVERBS 13:3

He who guards his lips guards his life, but he who speaks rashly will come to ruin.

Meaning: _____

PROVERBS 18:20-21

*From the fruit of his mouth a man's stomach is filled; with the harvest from his lips he is satisfied.
The tongue has the power of life and death, and those who love it will eat its fruit.*

Meaning: _____



THE EFFECT OF OUR SPEECH ON OTHERS

	POSITIVE EFFECT	NEGATIVE EFFECT
Proverbs 10:21 - <i>The lips of the righteous nourish many, but fools die for lack of judgment.</i>		
Proverbs 11:9 - <i>With his mouth the godless destroys his neighbor, but through knowledge the righteous escape.</i>		
Proverbs 11:11 - <i>Through the blessing of the upright a city is exalted, but by the mouth of the wicked it is destroyed.</i>		
Proverbs 12:18 - <i>Reckless words pierce like a sword, but the tongue of the wise brings healing.</i>		
Proverbs 15:1 - <i>A gentle answer turns away wrath, but a harsh word stirs up anger.</i>		
Proverbs 15:7 - <i>The lips of the wise spread knowledge; not so the hearts of fools.</i>		
Proverbs 21:28 - <i>A false witness will perish, and whoever listens to him will be destroyed forever.</i>		
Proverbs 25:15 - <i>Through patience a ruler can be persuaded, and a gentle tongue can break a bone.</i>		



THE EFFECT OF OUR SPEECH ON OURSELVES

	POSITIVE EFFECT	NEGATIVE EFFECT
Proverbs 10:11 - <i>The mouth of the righteous is a fountain of life, but violence overwhelms the mouth of the wicked.</i>		
Proverbs 10:19 - <i>When words are many, sin is not absent, but he who holds his tongue is wise.</i>		
Proverbs 12:13 - <i>An evil man is trapped by his sinful talk, but a righteous man escapes trouble.</i>		
Proverbs 12:22 - <i>The LORD detests lying lips, but he delights in men who are truthful.</i>		
Proverbs 14:3 - <i>A fool's talk brings a rod to his back, but the lips of the wise protect them.</i>		
Proverbs 15:4 - <i>The tongue that brings healing is a tree of life, but a deceitful tongue crushes the spirit.</i>		
Proverbs 20:3 - <i>It is to a man's honor to avoid strife, but every fool is quick to quarrel.</i>		

THINKING IT THROUGH

1. List the profitable effects of good speech.

- Exultation of s _____ and other p _____
- P _____
- Brings p _____, calms s _____
- Spreads kn _____
- Provides n _____
- Brings h _____
- Provides p _____, s _____, keeps you safe
- Delights G _____
- Provides an escape from s _____

2. List the unprofitable effects of evil speech.

D _____ of society and others

Stirs up a _____, creates d _____

D _____ God

Crushes the s _____

Leads to s _____, e _____ you

Creates t _____

Brings p _____

Spreads f _____

H _____ others

3. What are some commonly held views of speech that contradict the biblical views of the impact of speech?

Important Principle: Our tongue has the power to b _____ u _____ or d _____ ourselves and others.



Remember: What you say is not neutral; it either builds up or destroys. It's like gasoline which is beneficial if it is put in the gas tank to be used as intended, but will be destructive if poured over the car and ignited.

CONCLUDING THOUGHTS



THE RARE JEWEL

Proverbs 20:15

Gold there is, and rubies in abundance, but lips that speak knowledge are a rare jewel.

What is the point the verse is making?



PUTTING IT INTO PRACTICE

PERSONAL EVALUATION

Compare your profitable speech to your unprofitable speech one being little and five being a lot. Add up the total for profitable and unprofitable speech and see where the balance lies.

PROFITABLE SPEECH	1	2	3	4	5	UNPROFITABLE SPEECH	1	2	3	4	5
1. Truthful						1. Deceitful					
2. Knowledgeable						2. Reckless					
3. Wise						3. Corrupt					
4. Healing						4. Destructive					
5. Nourishing						5. Slanderous					
6. Restrained						6. Unrestrained					
7. Gentle						7. Violent					
8. Patient						8. Quarrelsome					
9. Merciful						9. Hot-tempered					
10. Corrective						10. Perverse					
Total						Total					

My evaluation of my speech is:

PRAYER

Pray for conviction of and insight into your speech and the effect it has on you and others. Pray that God would help you control your unprofitable speech and enable you to grow in profitable speech.



