

Proverbs Chapters 2-3 – John Karmelich

1. I call this lesson, "Understanding the "why" and "how" of living one's life for God."
 - a) One of the great questions a person can ask about Christianity is "why bother"? To live the life of a Christian requires discipline. It requires worshipping a god we cannot see. It means trusting in copies of evidence written over 2,000 years ago.
 - b) Yes, one can just "be saved" and then ignore God. If we do call Jesus "Lord" then we must obey His commandments. If Jesus is Lord, then He is in charge of our lives.
 - c) With that said, Chapters 2 and 3 of Proverbs focuses on the "how" and "why" issue regarding obedience to God. In other words, why should I live this way and how exactly do I live in obedience? Chapter 3 gives some examples of how one is to live.
2. I want to pause and contemplate the Book of Proverbs in terms of its structure:
 - a) Proverbs spends nine whole chapters as a big introduction into essentially, why we are to pay attention to the proverbs of this book. The proverbs themselves (as we think of proverbs) don't really start until Chapter 10.
 - b) The chapter breaks were not added until the 12th Century AD, but the point is a lot of the text of this book is one big introduction. It would be like having a diet book, with the first third of the book explaining why we should follow the diet. It isn't until we are one-third the way through the book that we get to how the diet actually works.
 - i) Grant it, that is not truly a fair analogy. There are some proverb-like guidelines in the first nine chapters. The point is the vast bulk of the Proverbs themselves don't start until we are one third the way through this book.
 - c) The answer to the question of "Why a nine-chapter introduction" can be compared to this statement by Jesus: "Therefore everyone who hears these words of mine and puts them into practice is like a wise man who built his house on the rock. The rain came down, the streams rose, and the winds blew and beat against that house; yet it did not fall, because it had its foundation on the rock. (Matthew 7:24-25, NIV)
 - i) The point of this parable is that Jesus is comparing his words to a good foundation of a house. Everybody will have trouble in their lives (i.e., "the bad weather" comparison), but Jesus words (i.e., the principals that He taught) are designed to get us through difficult times.
 - ii) Proverbs is similar in principal to Jesus' parable about a good foundation. The reason this book is so "obsessed" with its introduction is that God is trying to build a big, long foundation about the importance of obeying His commandments.
3. This leads us back to the purpose of these two chapters: To discuss why and how it is important to live a life of obedience to God.
 - a) The first issue of "why" it is important is that obedience has an effect on our salvation and relationship with God.
 - b) Remember most of Proverbs deals how to live a happy and satisfying life. A reason living a life for God is that it gives us far greater satisfaction than anything this life has to offer.
 - c) Does that mean every moment of our life will be one big party? ☺ Of course not. The principals taught in Proverbs teach us how to handle both the good and bad moments of life. It teaches us how to think. It teaches us how to make good decisions so that the joyous moments far outweigh the bad moments. It teaches us perspective.
 - d) This is why chapters like Proverbs 2 and 3 are necessary: First, it is to teach us why living for God is important. Once we get past that, the next lesson is to teach us how living for God is important. As a bonus, Chapter 3 gives us examples.
 - e) To sum up, these two chapters teach us the importance of living a life in obedience to God and they give us examples on these issues. What I ask in the introduction is that one keep the "how" and "why" questions in mind as we go through these two chapters.

4. Verse 1: My son, if you accept my words and store up my commands within you, ² turning your ear to wisdom and applying your heart to understanding, ³ and if you call out for insight and cry aloud for understanding, ⁴ and if you look for it as for silver and search for it as for hidden treasure, ⁵ then you will understand the fear of the LORD and find the knowledge of God.
- a) These five verses make up one big sentence. It helps if one reads the first part and the last part by itself: "My son, if you accept my words ...then you will understand the fear of the LORD and find the knowledge of God."
 - b) Remember the title of my lesson is understanding the "why" and "how" of living one's life in obedience to God.
 - i) The "why" answers are in this five verse sentence. It is God saying in effect, "If you believe what I tell you in this book, then you will understand why you have to obey Me with your life."
 - ii) Verse 5 mentions "The Fear of the Lord". This is not a paranoia fear that God will strike us dead at any moment. This is a realization that we are accountable to God with our lives. This is the fear of disappointing the God that we love.
 - iii) In other words, this sentence is God saying, "Here is why we must live this way".
 - c) The next thing I want you to notice is all the "action words" in this paragraph:
 - i) They include, "store up, turning, applying, call out, cry aloud, look for it as silver, and search for it as hidden treasure".
 - ii) To put it another way, God wants us to seek Him as if our lives depend upon it.
 - iii) If we knew for sure, there was a billion dollars in buried gold somewhere in our backyard, we would start digging holes until we find it. God in saying in effect He wants the same sort of passion and effort in our lives toward Him as we would if we knew for sure that treasure existed.
 - d) Does this mean we have to quit our jobs and be that obsessed about God all day long? ☺
 - i) The answer is, "Why can't God be a part of our life as it is right now?" The point is to get God involved in anything and everything we do.
 - ii) Does that mean I have to pray through every decision? Let me put it this way: Is it necessary to say, "Lord, shall I brush my teeth this morning? God gave us a brain and He expects us to use it. If we study His word for guidance and pray to Him for wisdom, we then just "go through our lives" using our best judgment on making decisions. That is how we get God involved in all that we do.
 - e) Now let's get back to the opening words, "My son". Remember that King Solomon is describing how his father, King David would teach him (Solomon) as a young man. King Solomon is saying in effect, "When I was a prince, my father would tell me to seek God as if my life depended upon it. My father told me to make every effort to seek God's guidance in all that I do." That in effect, is these first five verses of Chapter 2.
 - i) The point of these verses is "effort". Remember this section focuses on the "why" and the "how" issue: That is, the question of why and how we should seek God. The first point is to make an effort as if our lives depended upon it.
 - ii) Remember that Godly wisdom is about applying "good knowledge" to our lives. We can't apply that knowledge if we don't know the stuff in the first place. That is an underlying idea being taught in these verses.
5. Verse 6: For the LORD gives wisdom, and from his mouth come knowledge and understanding.
- a) If one lectures a young person to seek God with all of their effort, the first question that young person might ask is, "Why should I bother?" In other words, "How do I know God is even aware of my efforts?"
 - b) Verse 2 is the answer to that question. God gives us a conditional promise.
 - i) The bible is full of unconditional and conditional promises. A conditional promise is "I'll do this if you do that. An unconditional promise is one where we are not required to do anything in regards to that promise.

- ii) An example of an unconditional promise would be God's promise that the land of Israel belongs to the Jewish nation. There were "no strings attached" to that promise made to Abraham in Genesis 11.
 - iii) A conditional promise by God includes the one here in Verse 6. God is saying that if we seek Him with a strong effort, then God promises to give us wisdom.
 - iv) In other words, it is never a waste of time to seek God. It is a promise that if say, one prays regularly for God's guidance, He promises to answer that prayer. Do you ever wonder if your prayer life is effective? Pray for God's guidance. He promises to answer that prayer! If one makes a strong, regular effort to read one's bible, God promises us to give us the knowledge to make good decisions in life based on what is taught.
- c) So why doesn't God speak to us audibly? How do I know if that "voice in my head" is God telling me what to do, or is it my instinct or my imagination?
- i) First of all, I don't trust "voices in my head". If a voice in my head tells me to say, steal something, that voice is not God. God will not tell us to do anything that is contradictory to His commandments.
 - ii) Remember that if "God is god", He can give us a visual or audible sign whenever He wants and not whenever we want.
 - iii) The reason God does not speak to us audibly every moment is that God is training us to "walk by faith". As I've taught in other bible studies, you can't teach a child to ride a bicycle unless you let go of the handlebars. Teaching people "to walk by faith" is about trusting in God even though we can't sense His presence.
 - iv) Now let's get back to Verse 6: It is a conditional promise that God will guide us if we seek Him. That does not mean God is obligated to speak out loud to you if we seek Him. It means that God is working in our lives to do His will. God does promise to guide our lives, but one also has to accept we live on His timing, and not on ours.
6. Verse 7: He holds victory in store for the upright, he is a shield to those whose walk is blameless,⁸ for he guards the course of the just and protects the way of his faithful ones.
- a) This is Solomon's poetic way of saying "God's promises hold true". Remember that the early verses of this chapter are Solomon giving a speech in a "father to son" style. Solomon is telling us to seek God's wisdom as if he is a loving father trying to teach his children right from wrong.
 - b) Notice these phrases in these verses: "Holds victory", "he is a shield" and "he guards". The point is a promise of protection by God for those who choose to follow Him.
 - c) Does that mean that if one is seeking God, nothing will ever go wrong? Of course not. God allows difficult situation in life, among other things, in order to strengthen us. We as Christians are not immune to the fact we live in a sinful world where tragedies happen.
 - d) This promise is about guidance, not about every situation being blissful and utopia-like.
 - e) Another way to look at this verse is God saying, "In the end, if you choose to follow Me, you will win. It is not only about salvation, but you can look back at your life as making a positive difference in all that you did!"
7. Verse 9: Then you will understand what is right and just and fair--every good path.
- a) The first word is "then". The point of this verse is that in hindsight, we can see how God has worked in our lives. In hindsight, we can see how we made the right choices in life in ways that is pleasing to God. Remember the "why bother question" of living in obedience to God: It is so we can look back at our lives of serving God and see a difference. We don't always see how living for God is beneficial. It is in hindsight where one sees how one makes a difference.

8. Verse 10: For wisdom will enter your heart, and knowledge will be pleasant to your soul.
- Remember Solomon is explaining why someone should seek God. Here in Verse 10 is another promise that God will enter one's heart (i.e., give us wisdom) if one seeks God.
 - Verse 10 is continuation of the promise that God will guide us if we seek Him. Notice the word "will" is in this verse twice. That is God emphasizing the fact He will guide us.
 - Notice the phrase, "pleasant to your soul". Let's face it; doing things "God's way" is not always pleasant. It means saying no to things that are tempting to us. The idea of pleasant to our soul is about long term benefits.
9. Verse 11: Discretion will protect you, and understanding will guard you. ¹² Wisdom will save you from the ways of wicked men, from men whose words are perverse, ¹³ who leave the straight paths to walk in dark ways, ¹⁴ who delight in doing wrong and rejoice in the perverseness of evil, ¹⁵ whose paths are crooked and who are devious in their ways.
- In Proverbs Chapter 1, an illustration was given of a bunch of "thugs" asking us to join them in their plot to steal and murder. The point here is that if we seek God, He gives us the discretion to say no to temptation.
 - When sin entices us, we don't hear an audible voice of God telling us not to do that. We have this "instinctive knowledge" to know it is wrong. That instinct comes from God. It comes from learning God's laws and applying it to the situation around us. It is about being in a bad situation and saying, "Wait a minute, I can't do this because the bible says it is wrong. I have to say no even though it would hurt someone's feelings."
 - Notice in Verse 14 it says evil men "delight in doing wrong". In other words, there is a high, an adrenaline rush, in doing something people instinctively know is sinful. Obviously, there must be some sort of short term benefit to commit some sort of sin, or else people wouldn't do it in the first place. These verses are here to understand the long term benefit of "saying no" over the short term joy one might get out of this sin.
 - Notice this verse does not say, "If you seek God, you will never be tempted". The bible never teaches Christians are free from temptation. Life doesn't work that way. The promise of God is a happy life if we 1) have the knowledge to tell the difference between right and wrong and 2) apply that knowledge to our lives.
10. Verse 16: It will save you also from the adulteress, from the wayward wife with her seductive words, ¹⁷ who has left the partner of her youth and ignored the covenant she made before God. ¹⁸ For her house leads down to death and her paths to the spirits of the dead. ¹⁹ None who go to her return or attain the paths of life.
- One of the common themes one will read in Proverbs is the comparison of temptation to a female prostitute. The idea is that sin is tempting as a prostitute is tempting to a young man. The idea is not that temptation is only for men. It is just a word-picture that all people can relate to: Comparing the temptation of a prostitute to that of sin.
 - One of the first commands given to Adam was, "A man shall leave his father and mother and be joined to his wife, and they shall become one flesh." (Genesis 2:24, NIV). God's ideal for human society is for one man to have one woman in a marriage commitment.
 - For what it is worth, being celibate, going through divorces, widowhood and remarrying are all separate topics from my point here. God is saying the "ideal" model for society is one man and one woman.
 - The reason God designed marriage that way is to teach loyalty. Men and women are different by nature and it takes work and God's help to keep it going.
 - In comparison, when one makes a commitment to serve God, He expects us to honor that commitment in easy times and in difficult times. That same principal applies in marriage. The idea is we are to honor that commitment.
 - This is why prostitution is a common, negative word-picture in Proverbs. It is a good illustration about things that can draw us away from our commitment to God just as prostitution can draw us away from our marriage commitment.

- c) Let's talk about what this verse is not saying: If one commits adultery, it is an unforgivable sin. Adultery is wrong, and is still a sin, but the only unpardonable is a lifetime denial of Jesus as Lord and as payment for ones sins.
 - d) This verse is saying that that sin does lead to death. What is meant is that if one continues to live a life where one is ignoring God and choosing to turn to that sin as opposed to turning to God, it not only leads to a bad life, but ultimately to hell itself. (See James 1:15).
 - e) Looking at this verse in context of the surrounding verses, the main idea is to teach young people to make the right choices in life. The older we get, the more set we get in our ways. It is easier to change when we are young then when we are old. Remember the issue at hand is about what sort of lifestyle one chooses. The word prostitute is used as an illustration of making the wrong choices in life.
11. Verse 20: Thus you will walk in the ways of good men and keep to the paths of the righteous. ²¹ For the upright will live in the land, and the blameless will remain in it; ²² but the wicked will be cut off from the land, and the unfaithful will be torn from it.
- a) These verses finish Chapter 2. The main theme of this chapter has to do with why someone should seek God. The chapter gives both positive and negative statements about why we should seek commit our lives to serving God.
 - b) The first word is "thus" in Verse 20. The idea is if we choose to follow God's laws, then we will walk down the correct path in life.
 - c) Notice the word "blameless" in Verse 21. That does not mean we are perfect, it means we are perfectly forgiven. It is a contrast to Verse 22 that teaches that those who do not seek God will eventually go to hell.
 - d) To answer the great "why" question of this chapter, a big motivation is that those who seek God get to heaven and those who don't go to hell. That should be a good motivator all unto itself. The point of this chapter is to think about the long term consequences. The idea of "long term" could be the rest of one's life on earth, or it could be eternity.
 - e) Let's assume that we are all born-again Christians reading this study and already know this stuff. We know that Christian obedience involves seeking God and making the right decisions in life. What practical ideas can I get out of this chapter?
 - i) If you are a "veteran" Christian, then not only should you still be practicing this stuff, but it should be teaching it to others. When Paul was on his missionary journeys, he took on young associates, as he knew others would have to carry on after him. We should all find or ask God for others we can mentor. There is always another generation coming after us that is naïve about God's ways.
 - ii) Another issue that all of us know is that sin is just a temptation away. It's easy to read this stuff and have the head-knowledge to know right from wrong. The hard part is applying in everyday life. Chapter 3 coming up gives us examples on how to apply God's commands to our lives. Before we can learn how to apply God's commands, it is essential to know why it is important in the first place: to remind us that we are accountable to God in all that we do. Our problem is we have short term memories. It's hard to focus on a God we can't see. That is why regular effort is needed to seek God to remind ourselves of our accountability.
12. Chapter 3, Verse 1: My son, do not forget my teaching, but keep my commands in your heart, ² for they will prolong your life many years and bring you prosperity.
- a) Verses 1 and 2 give another sentence as to why we should obey God's commandments: "They will prolong your life many years and bring you prosperity."
 - b) Does this mean that if we obey God's commandments, we are guaranteed a long life and lots of money? Not exactly. On the other hand, if we don't steal or murder someone, are chances of living a long and healthy life have just increased dramatically. ☺
 - c) Think of the idea of "prolonging your life" in comparison to stress. It is a common health fact that stress harms one's live and shortens it.

- i) If we are not on the run from the law, we have less stress. If we are not battling some sort of addiction, most likely, we will have a longer and healthier life.
 - d) The idea of "prosperity" is not just more money, but the idea of a satisfied life. The idea is one is happier in their circumstances if they accept God's laws.
 - e) OK, let's ask the tough question: This verse says in effect that obedience to God will bring one long life and prosperity. Everyone knows saved people who died young, or are suffering from cancer or some other issue. How do you reconcile that with this verse?
 - i) First of all, this verse is a generalization. That means this principle is true for the vast majority of cases, but there are always going to be exceptions.
 - ii) Second, it includes "eternity" as part of the program. Saved people will live for eternity and be blessed in that regard.
 - iii) The bible never guarantees how long one will live. The bible gives us a model of how to have a rich, fulfilled life during the time we do have on earth. That is the main idea being taught in this verse.
 - f) The idea of "prosper" for the Christian is not about making the big bucks. There are both rich and poor devout Christians in the world. The idea of prospering is about Christians getting God's will done in our lives. It is about being effective witnesses in all that we do. If we use our God-given talents for His glory, it is a promise we will prosper in that our lives will make a difference for God. We may not always see the result, but it does work.
13. Verse 3: Let love and faithfulness never leave you; bind them around your neck, write them on the tablet of your heart.
- a) I can summarize verse 3 in one word: Persistence. The idea is to persist in seeking God and making His commandments part of our lives.
 - b) The idea of "love" is to make God's will a priority of our lives over our own will. Our love of God should be a motivational factor for obedience.
 - c) The idea of "faithfulness" is being loyal to God in all we do.
 - d) The rest of the sentence is a poetic way of being persistent.
14. Verse 4: Then you will win favor and a good name in the sight of God and man.
- a) Whenever you see the word "then" in English, one should look for the "if". Verse 4 says that we will win favor and have a good name after "we do something".
 - b) The answer is the previous verse. The essential idea is to seek God and make Him a priority in all that we do. These two chapters say in effect, "Give God all you've got to make Him a part of one's lives. Be diligent to pray and study His word. Do your best to obey His commandments to the best of one's ability".
 - i) If we do that, then comes the promise of Verse 4: Having a good name.
 - c) Let's talk about what it means to "Have a good name".
 - i) The one thing most people want to know about God is "Am I good enough? Or, "Am I doing the right thing?" People want to know if they are going to get into heaven and does God approve of their lifestyle.
 - ii) In other words, Verse 4 has hints of a salvation message. Yes, one needs to be forgiven, and that is another topic. Once we have accepted Jesus as payment for one's sins, one cannot be "more forgiven" by good behavior. On the other hand, one can be a good witness for God to others. That is one reason behavior matters.
 - iii) Proverbs will speak a lot more about "having a good name" through this book. The idea is about living life that is pleasing to God.
 - iv) This verse is also promising that if we are diligent to seek God, we will have a good name to other people. This is not just your fellow churchgoers. It includes others in the community. Remember that people instinctively know right from wrong. Being a good upstanding member of one's community means that others will trust us in our words and actions. This part of the verse is a promise that if we seek God in all our lives, we will have a good reputation in our community.

15. Verse 5: Trust in the LORD with all your heart and lean not on your own understanding;⁶ in all your ways acknowledge him, and he will make your paths straight.
- a) Here we have arguably the most famous verses in Proverbs. It is common for children to memorize these verses in Sunday school classes. If you haven't memorized these yet, put this on your to do list for today. ☺
 - b) Verse 5 summarizes a lot of what I have been preaching for the last few pages. The essential idea is to give God "all that you've got." To understand that one is accountable to God is to realize it affects all we do. To put it another way, one should not act one way at church and another way the rest of the week. The goal is to have our behavior on a consistent basis all the time. Does that mean we have to be perfect? Of course not. It does mean one sets the standards of trying to please God in all that one does.
 - i) This is actually simpler than it sounds. The idea is to pray regularly for God to guide us. The idea is to study God's word to know what He expects of us. Then "go do what you want" knowing our behavior is accountable to God.
 - ii) Let's talk about "faith versus work" for a bit. Salvation is by faith alone. (See Ephesians 2: 8-9). We are trusting in God that Jesus paid the price for our sins. The point is not to do good things in order to try to please God. The main point of good behavior is that it makes us a good witness for Jesus to others and it makes for a better life for ourselves.
 - iii) To put it another way, much of the bible and much of Proverbs is teaching us, "Here is how to live in order to have a joyful life." A big part of that is to trust God at all times in all situations. It doesn't mean life is going to be easy all the time. It means learning the "biblical way of living" gives us the proper perspective on how to live life in a way that can give us joy during the good times and help us cope with the bad times.
 - c) Now let's move on to Verse 6. The verse is saying in effect that if we trust God in all of our life, He will "guide our paths".
 - i) Does this mean when we have to make a big decision in life, a big red arrow will come out of the sky pointing, "Go this way"? No. ☺
 - ii) What it does mean is the bible provides us all the knowledge we need in order to make the correct decisions. Grant it, there are times we don't know the right answer, and we make bad decisions. Often God teaches us by example what choices to make. There have been times I have prayed about a situation, made a decision, and it turned out to be the wrong one. Does that mean God didn't guide me? No. It means God "taught me by example" that choice is wrong.
 - iii) There is the concept that all of our decisions are "God filtered". This is the idea of Romans 8:28. We may not understand why God puts us through all situations, but we have to walk by faith that there is some greater purpose for such actions.
 - iv) There are times God provides "signs" as which way to go, but remember, God is under no obligation to provide any signs. The concept of "guide our paths" means the bible provides the guidelines to live a joyful life.
16. Verse 7: Do not be wise in your own eyes; fear the LORD and shun evil.
- a) In the next few verses, including this one, we're going to get some examples of "do's" and "don'ts" on how to trust God with our lives. Verse 7 is the first of such examples.
 - b) Verse 7 starts with "don't be wise in your own eyes". This is a colorful way of saying, "Don't let our big fat ego's get in the way of making good decisions". When I look back at most of the big mistakes I've made, it usually because my ego (i.e., pride) got in the way.
 - c) So, how do you tell if one's ego is getting in the way of a major decision? Sometimes the answer is obvious. For example, let's say someone is trying to talk to you about having an adulterous affair because you are so good looking (or they are so good looking) and it is appealing to you. That is a prime example of one's ego getting in the way.

- i) Usually any sort of temptation is to fulfill one's own self desire. It is when you know something is a sin, but the temptation is that it is appealing to one's ego.
 - ii) To put the whole verse in perspective, when temptation comes, one has to "fear the LORD" in the sense that one remembers one is accountable to God in all things.
- 17. Verse 8: This will bring health to your body and nourishment to your bones.
 - a) Verse 8 is a promise that if we turn our lives over to God it will make our body healthy.
 - b) Does this mean we no longer have to eat healthy foods and take vitamins? No. ☺
 - i) Again, this is a generalization. A person who turns their life over to God is less likely to get say, some sort of drug addiction. Further, a life of crime leads one to a life of stress and guilt. I've read of many criminals who were grateful when they were finally caught as it alleviated the guilt.
 - ii) Obviously some Christians die young. Yes, some Christians do battle addictions. Saved people are still imperfect people and make mistakes. My point is this verse is the "general" rule as most Christians who turn their lives over to God do have a healthier, physical life.
 - c) Let's talk a little about the "addict" and the last couple of verses:
 - i) There is no guarantee in life that once you become born again, one's addiction to fill-in-the-blank bad habit will immediately go away. I do know of cases where this happens, and thank God when such miracles happen.
 - ii) More often than not, it takes a long time to alleviate an addiction. I'm all in favor of support groups and accountability groups. If one has an addiction for years, it usually takes a long time to change one's way of living.
 - iii) Another point is one should never say one is too weak to change. With God, all things are possible. (See Mark 9:23, 14:36). Asking for God's help is the first step to recovery. These verses do not promise recovery is going to be easy.
 - iv) Getting back to the bible verse, one has to remember that we are accountable to God. We have to acknowledge God (i.e., turn every aspect of our lives over to Him) and God is promising to "make our paths straight" (Verse 6).
 - v) If God loves us, He wants us to get better. If you read the Gospels, you never once read of Jesus turning down a sincere cry for help.
- 18. Verse 9: Honor the LORD with your wealth, with the firstfruits of all your crops; ¹⁰ then your barns will be filled to overflowing, and your vats will brim over with new wine.
 - a) If you recall, I stated that from Verse 7 to Verse 12 are examples of "do's and don'ts" when it comes to giving our "all" to God.
 - i) Verse 7 was about keeping our ego in check.
 - ii) Verse 8 stopped to talk about the physical benefits of living a life pleasing to God.
 - iii) Verse 9 is another example of putting God first, and it has to do with money.
 - b) When it comes to turning our lives over to God, the most common mistake Christians make is when our ego's get in the way. We fall to some sort of sin as that sin is "pleasing" to our self-interest.
 - i) The second thing that causes us to not completely turn our lives over to God is money. Often we are still trusting in the false security of our bank account.
 - ii) The reason many Christians don't give money is out of fear. It could be fear of not being able to pay the rest of the bills. The point is we have a sense of false security if there is money in the bank.
 - iii) Remember the theme of this chapter is about how to fully trust in God. We are being told in effect, "Trusting in God includes trusting Him with our finances."
 - c) Let me give a mini-sermon on giving. No, I'm not going to pass the plate today. ☺
 - i) Do I believe Christians have to give to their local church? No. Should give? Yes.
 - ii) As I've stated, salvation is about trusting Jesus as forgiveness of sins. Doing "good things" is a sign of one's faith and a good witness for others.

- iii) Paul said, "Do not muzzle an ox while it's treading out the grain". (1st Corinthians. 9:9, quoting, Deuteronomy 25:4 NIV). The idea is not to muzzle the ox's mouth so it can't eat while it is plowing a field. Paul's point is that the pastor, like the ox needs to be "fed" while he or she is working. Therefore, Christians should give to support the church. The point is if one attends a local church, one should give to it. If one is being blessed by that church, one should financially support it.
 - iv) A classical debate on Christianity has to do with tithing, which is giving 10% of one's income. My personal view is Christians don't have to tithe, in the sense that one is then "under the law" and is trying to please God by obeying His laws. There is no place in the New Testament where Jesus says (or Paul says) Christians have to tithe our income. It means giving a lot, but never tithing for believers.
 - v) Jesus taught, "When you give" and not "if you give" in Matthew 6:2-3. The point is I believe Jesus expects us to give.
 - vi) The real point of this verse is about truly trusting God with our finances.
 - vii) My favorite illustration on where one should give is based on the stock market. How does one pick good stocks? One looks for a good rate of return. One should support ministries where one perceives they are making a difference for God.
 - viii) Finally, the verse says to give God one's "firstfruits". In other words, give God from your paycheck (or net profit) first and then pay all other bills. This is about making God a priority in one's finances.
 - d) Getting back to the verse, the implication is "you cannot out give God". There is a promised blessing to those give of their finances to God. Again, it is about trust.
 - e) I never argue for those that say, "Give God 10% and then He is indebted to us and has to make us rich." We serve God and not vice-versa. I will say that I have yet to see someone financially struggle over the long term who gives God the first of their "increase".
19. Verse 11: My son, do not despise the LORD's discipline and do not resent his rebuke, ¹² because the LORD disciplines those he loves, as a father the son he delights in.
- a) We now change examples, but we are on the same topic. The topic is trusting God in every aspect of our lives. The example in these two verses is about discipline.
 - b) This verse is saying in effect, "If a parent never disciplines a child, that parent is not very loving. A loving God must discipline those that He loves".
 - i) Imagine if a child steals something and the parent says, "That's ok honey, I love you very much no matter what you do and if you stole it, it's ok with me."
 - c) Does this mean God is going to "zap us" for sin? In my life as a Christian, I notice God doesn't let me get away with anything. Sooner or later, sin comes back to haunt me. There are consequences for sin. God in His way allows "things" to happen to us to mature us for His glory. The point is God loves us too much to leave us alone.
 - d) God said to the Israelites, "But if you fail to do this, you will be sinning against the LORD; and you may be sure that your sin will find you out." (Numbers 32:23, NIV)
 - e) Does this mean every bad thing to happen to us is some sort of discipline punishment? Of course not. The point is not to rule out the possibility that the consequences of our sins do have punishments. Some bad things happen simply because we live in a sinful world.
20. Verse 13: Blessed is the man who finds wisdom, the man who gains understanding, ¹⁴ for she is more profitable than silver and yields better returns than gold. ¹⁵ She is more precious than rubies; nothing you desire can compare with her.
- a) Remember that the theme of this section is about how to trust God "all the way". In the past few verses, we've dealt with 1) giving God our big ego's, (Verse 7), our health (Verse 8), our wealth (Verses 9-10), and accepting God's discipline (Verses 11-12).
 - b) Which leads us to Verses 13-15: To paraphrase, "Don't be a workaholic". The point of this verse is God's wisdom is greater than gold, silver and material wealth. God wants us to seek Him and not seek material wealth (for the sake of having such wealth).

- c) Do we have to make a living? Of course. There is nothing wrong with having money or having savings. God does call us to be responsible. Remember the theme of this chapter has to do with trusting God in all situations. These verses are saying in effect, "Don't work all seven days a week in order to have extra money. Take some time off to worship God. Wisdom is more important than wealth."
 - d) Remember when Solomon was young, he asked for wisdom instead of wealth and was granted both. I'm not saying that's an automatic ticket to financial wealth. My point is that if we seek God's wisdom, it gives us a formula of how to be prosperous in whatever venture we do. Remember the purpose of our lives is to glorify God in all that we do. Biblical wisdom teaches us how to be effective witnesses for God. For some people, God blesses them with wealth for the purpose of glorifying Him.
21. Verse 16: Long life is in her right hand; in her left hand are riches and honor. ¹⁷ Her ways are pleasant ways, and all her paths are peace.
- a) From Verse 16 to Verse 26, we will get positive reminders about seeking God. The last few verses gave "difficult things we have to do" in order to trust God. The next set of verses are a reminder of the positive benefits of seeking God.
 - b) The verse mentions "right hand and left hand". Wisdom is not a "thing" with two hands. This verse is designed to be poetic. The point of this verse is God saying, "Trust in Me, and I'll take care of you. I will bless you in ways greater than you can imagine!"
 - c) I don't argue that serving God is a guarantee to long life and financial prosperity.
 - i) If that were true, it would not explain all the Christians who have died as martyrs.
 - ii) If that were true, it would not explain all the Christians who died young.
 - iii) If that were true, non Christians would commit their lives to Jesus just for the financial blessings and/or good health. God does not want us to come to him to increase our bank account. God wants us to come to Him because we need His forgiveness and He wants to have a loving relationship with us.
 - d) The "bonus rewards" of serving God is that "generally" one has a longer and more prosperous life if we trust in God.
 - e) In all my years of serving God, I have learned that living for God gives one a sense of purpose and fulfillment that is greater than anything and everything this world has to offer. I believe that is the underling tone of these verses. That sense of having a true purpose in life and making a difference for God is what brings "true" riches.
 - f) The other mistake we make is we assume these blessings only refer to this lifetime!
22. Verse 18: She is a tree of life to those who embrace her; those who lay hold of her will be blessed.
- a) Back in the Garden of Eden story, there were two trees given by name. One is the "tree of life" and the other is the "tree of knowledge of good and evil". It was the second tree that caused Adam and Eve to fall. Part of their punishment was banishment from the garden as to not eat of the tree of life.
 - i) The point is the "tree of life" is (also) some sort of word-picture for salvation.
 - ii) The point of the verse is that those who seek God in all of their lives, is a "ticket" to salvation. It is a hint of God's salvation plan. Remember Godly wisdom is about obedience to all of God's laws, not just those in Proverbs. One must also understand the New Testament for perspective on interpretation of God's laws. My point is living a life in obedience to God does lead to salvation.
 - b) Do I believe one must confess Jesus as Lord to enter heaven? Yes. The point is that decision is the beginning of the journey, not the end. The rest of one's human life is then about living in obedience to God. We don't obey God in order to "earn more points". We do it in order to please the one we love and to be a good witness to those around us.
 - i) In that sense, getting Godly wisdom is "salvation" in the sense we grow closer to God by learning about Him and being obedient to His commands for our lives.

23. Verse 19: By wisdom the LORD laid the earth's foundations, by understanding he set the heavens in place; ²⁰ by his knowledge the deeps were divided, and the clouds let drop the dew.
- a) These two verses are saying in effect that wisdom was used to create the world in the first place. The question becomes, "Why are these verses here and how does that relate to the fact that God wants me to trust Him with every aspect of my life?"
 - i) We are not just "trusting in anybody", but God asks us to trust in the "guy" who made the world in the first place!
 - ii) This is God saying in effect, "Look folks, when I tell you to trust Me, I know what I'm talking about. Remember who created the world in the first place! Since I made the place, I understand what you need to do to live a happy life. I want you to trust Me, if for no other reason, then I know better than you do!"
 - b) Another point of these verses is wisdom was "around" prior to creation of the world. The world was not created by "blind luck". God is saying in effect, "I didn't just throw the universe out there and hoped for the best. ☺ I (God) thought carefully about how it was to be made. I used wisdom in creating the place and I want you to have some of My wisdom to know how to properly live your life!"
24. Verse 21: My son, preserve sound judgment and discernment, do not let them out of your sight; ²² they will be life for you, an ornament to grace your neck. ²³ Then you will go on your way in safety, and your foot will not stumble; ²⁴ when you lie down, you will not be afraid; when you lie down, your sleep will be sweet. ²⁵ Have no fear of sudden disaster or of the ruin that overtakes the wicked, ²⁶ for the LORD will be your confidence and will keep your foot from being snared.
- a) We continue a set of "encouragement" verses on the benefits of God's wisdom.
 - b) The previous set of verses were God saying in effect that He created everything, He is smarter than us, and He knows what is best for us.
 - c) In Verses 21-26, God is saying in effect, "If you trust Me with every aspect of your live, you don't have to worry, you don't have to be afraid and I will preserve you."
 - i) Let's face it, it is much easier to get a good night sleep knowing we are saved. This is about assurance of everlasting life.
 - ii) As I've stated earlier in the lesson, sin causes us to stress and worry as we know it is wrong. That stress causes health issues. God designed the whole model of confession to help us alleviate that guilt. We believe God forgives us, but the hard part is forgiving ourselves because our ego's think we can do better. God is teaching us to trust Him with the forgiveness aspect and not ourselves.
 - d) These verses are saying that God will give us a blessed life if we trust Him with every aspect of our lives. Again, it is not a guarantee one will live two hundred years and be one of the richest people in the world. ☺ That is missing the point. The point is living for God gives our life purpose and fulfillment, not to mention everlasting life!
 - e) Among the promises in this verse is "one's sleep will be sweet". As one who deals with insomnia on occasion, I have to admit, I struggle with this verse.
 - i) I have to remind myself the promise of this verse has to do with the fact we are forgiven of sins and our sleep can be guilt free. The problem of insomnia can be a symptom of a thousand different things besides that of guilt.
 - ii) This gets back to the issue to beware of the false idea that we are guaranteed material blessings in this lifetime "just because" we are saved. Again, if that were true, people would give their lives to Jesus for the material benefits and not because we need to turn to Him.
 - f) Throwing a positive spin on these verses, I do believe those who commit their lives to God do benefit in this lifetime. Going down the path of sin always leads to a miserable life. I am positive there are extra blessings over and above salvation to those who turn their lives over to God.

- g) If you want an example of this, go spend some time with seniors. As a rule, I have found senior Christians tend to be much happier people late in life. I have known seniors who turned from God all their life and are now bitter and miserable people. Yes, this is a generalization and there are exceptions. For the most part, this is true.
25. Verse 27: Do not withhold good from those who deserve it, when it is in your power to act. ²⁸ Do not say to your neighbor, "Come back later; I'll give it tomorrow"-- when you now have it with you.
- a) Well, we've had enough verses on the benefits of turning to God. It's now time once again to discuss the tough aspects of the job. ☺ Notice how the Book of Proverbs goes back and forth between encouraging us with the positive benefits of seeking God's wisdom and then "hitting us where it hurts" by giving us some tough issues.
 - b) This verse is about "withholding good" when you have it within you do good.
 - i) I find the two toughest things to give God in terms of control of our lives is our money and our time. It's relatively easy to say to God, "You are now in charge of my life". The hard part is actually doing it. The hard part is actually giving God part of one's time and part of one's financial income.
 - c) In these verses, the example is about giving God part of one's time. The way we give to God in this example is by "doing good" for others. If we are trusting God with every aspect of our lives, it also includes the most precious commodity we have: our time.
 - d) Notice these verses do not say to give when you don't have the resources to give. That point is made in both Verses 27 and 28. One should not give out of guilt. There is a balance of serving others and taking the time to rest so we have the strength to serve.
 - e) To put these verses another way, if God gives us special talents, He expects us to use them for His glory. This verse is not about taking a vow of poverty or giving 100% of our time to others. It is about trusting God with every aspect of our lives, including time. It is about helping others when we have the ability to do so.
26. Verse 29: Do not plot harm against your neighbor, who lives trustfully near you. ³⁰ Do not accuse a man for no reason-- when he has done you no harm.
- a) Verse 29 is saying in effect, "Don't harm the innocent.
 - b) Verse 29 is also interesting to read in contrast to Verses 27-28. Those two verses (27-28) talk about not withholding good to those who deserve it. Verse 29 is about not attacking the innocent. In both cases, it is about doing the right thing, at the right time.
 - c) Verse 30 warns of the danger of making accusations for no particular reason. Why would someone want to harass someone who is innocent? Maybe they're angry at some aspect of their lives and want to put "judgment" in their hands. The point is not to channel one's anger at the innocent. Again, biblical wisdom is about trusting God with every aspect of our life. That includes dealing with our anger and frustration at life.
27. Verse 31: Do not envy a violent man or choose any of his ways, ³² for the LORD detests a perverse man but takes the upright into his confidence.
- a) The world is full of people to take revenge on others. Verse 31 is saying in effect, "Don't be like these people". Some men gain power by violence and we are not to be like them.
 - b) By the way, this verse is not a call to be passive all the time. Paul said, "Be angry and do not sin". (Ephesians 4:26). The point is there are things in the world that should make us angry. Jesus got angry at sinful actions. The issue is how we act on that anger.
 - i) By the way, this does not mean we just sit there and take a beating. The issue is not self-defense, but having a violent nature.
 - c) When we do get angry, the solution is to channel that anger to God. Here's a sample prayer: "Lord, I'm really angry right now at this person for what they did. I'm hurt because of that action. Help me to lay that anger at the cross. Help me to remember that You are in charge and not me. Help me to properly respond to this situation. May the Holy Spirit work through me on what to do in this situation.

28. Verse 33: The LORD's curse is on the house of the wicked, but he blesses the home of the righteous.
- a) The last three verses go back to the "why" issue as opposed to the "how" issue. Most of Chapter 3 gives examples of how we are to live our lives in obedience to God. The wrap-up verses of this chapter give us reminders of why we are to be obedient.
 - b) Verse 33 says that the Lord has a curse on wicked people and blesses those who follow Him. Is that literal? It is in the sense that if you watch the lives of people who follow God and those who turn from God, you usually can see who ends up living a happy life, and who usually ends up being miserable creatures. Yes, it also refers to salvation and damnation, but it also refers to the joy one can have or cannot have in this lifetime, depending upon one's obedience to God.
 - c) This verse is another reminder in life of God saying effect, "Look folks, I give you free will and I mean it. People are given the freedom to choose what path in life they want to take. I've given you a set of instructions on how to make the right decisions in life. With that said, I do bless those who choose the right path and I do curse those that don't."
29. Verse 34: He mocks proud mockers but gives grace to the humble.
- a) Before I discuss the verse itself, notice the "style" of this verse. It contrasts how God treats "mockers" versus how God treats "the humble". Proverbs often has a style of contrasting one group of people with another.
 - b) When I think of a "mocker", I think of the type of person who deep down, doesn't believe in God, and therefore makes sarcastic comments and jokes every time the discussion of God comes up in a conversation.
 - i) God responds in effect, "So, you want to make sarcastic comments about My existence? Let's see how you react when your life falls apart! I'll treat you the same way you treat Me!"
 - ii) This gets back to my discussion in the last lesson that there is a "point of no return" in people's behavior. We as humans don't know that point, but God does.
 - c) The contrast point of this verse is, "God gives grace to the humble".
 - i) The idea is God gives us blessings we don't deserve. All God asks is that we put Him before ourselves. The idea of humility is not to think lowly of one self. Humility is to not "think about oneself at all". The idea is to put God as a priority in one's life in all that one does.
 - d) What this half-verse is saying in effect is God will bless us if we commit our lives to Him!
30. Verse 35: The wise inherit honor, but fools he holds up to shame.
- a) Here is a final contrast between those who seek God and those who don't. Remember the "wise" are a synonym for those who commit their lives to God. The "fools" are those who turn their back on God all of their lives. The result is either honor or shame.
 - i) Primarily it refers to salvation. It also refers to the fact one can look back on their life. God instinctively gives the knowledge of right and wrong. In hindsight, we can look back at our lives and wonder, "Did we make a difference for God?" The answer gives us either honor or shame, depending upon how we lived our lives.
 - b) On that guilt ridden note, I'll wrap it up for this week. ☺
31. Let's pray: Father, Help us to commit our lives to You in all that we do. Help us at the end of our lives, to look back and say, "I have made a difference for the Lord". Help us to realize the futility of things that are not pleasing to You. We ask your guidance and discernment as we make daily decisions in our lives. Help us to fully dedicate our lives to You, so that at the end of our lives, You can say to us, "Well done, good and faithful servant, come enter the joy of your Lord!" (Matthew 25:21 NKJV). We ask this in Jesus name, Amen.