

Wisdom that Counts

Studies from the Book of Proverbs

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Foreword

Welcome to this life-enriching seminar for men and women who already know Jesus Christ as their Lord and Savior, and others who may be seeking Him.

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Wisdom that Counts

Studies from the Book of Proverbs

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LESSON 1

THE VALUE OF WISDOM

We live in a world filled with confusion. While modern dictums of society may at first sound good, they often produce negative results when we follow them. Amidst the current trends of our culture, we all face daily decisions that will affect our lives and the lives of others for years to come. Where do we turn for guidelines in making healthy, constructive choices? Where can we find sound advice about what we say, do, and counsel others to do?

The Book of Proverbs offers the help we need. It is a book of practical ethics . . . a time-tested guide for making everyday decisions. King Solomon wrote most of Proverbs, along with Agur, King Lemuel and certain wise men, and the book was systematically compiled between 931 and 700 B.C. While the authors directed their words to young people making decisions for life, the principles are for persons of all ages.

Maxims for life known as proverbs have been a part of all cultures. They are usually short statements constructed as riddles, taunts or perplexing statements. The proverbs of the Bible are unique in that they promote godly wisdom which integrates personal faith in God with daily decision-making. The biblically wise person reverences and trusts in the Lord and above all else desires to please Him. He continually studies the Scriptures to learn godly precepts and then works to apply those precepts to daily life. He also seeks to be motivated by love in his decisions (cf. I Corinthians 13:2), perhaps the most challenging requirement of godly wisdom.

When we add these dimensions of biblical wisdom---trust in God, knowledge and application of biblical principles, and a motivation of love---to the ever-changing daily complexities of life, the result is a dynamic, lifelong adventure with God. As we will see, His wisdom not only equips us for good decision-making but also secures the fulfillment of our deepest

needs. This is why the biblical writers place the value of godly wisdom at a premium and encourage us to pursue it with all our hearts.

The book of Proverbs is filled with guidance on many subjects. In our study of *Wisdom that Counts*, we will select the issues most frequently addressed in the book. Let's begin by looking at what Proverbs has to say about the great value of godly wisdom.

1. a. How would you define wisdom?

b. Why is it important to seek wisdom in life?

c. Why is biblical wisdom uniquely valuable?

2. In compiling the Proverbs, what did Solomon wish to give its readers?

Proverbs 1:2-5

3. What two paths of life are suggested in Proverbs 1:7?

4. What is the source of wisdom and understanding according to Proverbs 9:10?

Note: Biblical "fear of the Lord" is a loving reverence for God that motivates our submission to His lordship and the commands of His word.

5. a. According to the following, why is trust in the Lord essential to gaining wisdom?

Proverbs 2:6

Daniel 2:20, 21b-22

b. What does the Bible say about Jesus Christ and wisdom?

Colossians 2:3

I Corinthians 1:24b

6. What is true of the wisdom God offers?

Proverbs 3:13-18

Note: The Hebrew word for *wisdom* is in the feminine.

Proverbs 4:6-8

Proverbs 24:14

7. What do these proverbs warn about wisdom apart from God?

Proverbs 14:12

Proverbs 28:26

8. How do the following proverbs contrast the one who seeks God and His wisdom (referred to as wise, righteous, blameless, faithful, upright) with the one who does not (fool, wicked, unfaithful)?

Wise (righteous)

Foolish (wicked)

4:18-19

11:3

12:3

14:32

29:2

29:7

9. What rewards of learning and practicing godly wisdom are given in the following?

Proverbs 3:21-26

Proverbs 21:21

10. According to these Scriptures, how do we obtain godly wisdom?

Proverbs 2:1-5

Proverbs 13:20

Proverbs 19:20

James 1:5

Summary

11. Why is godly wisdom the most precious commodity for your life?

12. What must you do to grow in godly wisdom?

13. Is there a particular situation in your life today in which you would like to ask God for wisdom? What does He promise?

14. What is your desire as you embark on this study of *Wisdom that Counts*?

LESSON 2

THE NEED FOR QUIET

Although the world for many has become so noisy that silence is uncomfortable, the human heart was designed with a need for quiet. Nowhere is this truer than in our relationship with God. The discipline of silence before Him is necessary to calm the heart, feed the soul, and obtain godly wisdom. The words *listen*, *hearken*, *hear*, *attend*, and *give ear* are frequently used throughout the book of Proverbs, proclaiming that one must continually seek God and His counsel to successfully order priorities and make wise choices amidst life's challenges. While we may gain wisdom through teachers or friends, there is no substitute for quiet times alone with God where He is able to address our individual needs through His Word.

The discipline of silence before God has other valuable benefits as well. Through being still and teachable in His presence, we develop the skills we need to become better listeners and practice greater self-control in our relationships with others. The discipline of time alone with God helps us gain power over impulsiveness, the humility needed to solicit advice, and the self-assurance needed to rationally evaluate criticism.

As human beings, we were created with an emotional and spiritual need for times of quiet. We will continue our study of *Wisdom that Counts* with a survey of biblical truth related to our need for quiet and especially quiet times alone with God.

1. a. List some hindrances to experiencing times of quiet in our world today?

b. How does noise affect us emotionally? What does quiet provide for us spiritually and emotionally that noise can prevent?

2. a. What are some things that keep people from seeking God and listening to His wisdom?

b. What are the results of people directing their lives apart from God and godly principles?

3. What do these references infer about making time alone with God a priority?

Proverbs 14:12

Note: death refers to life cut off from God and true fulfillment.

Isaiah 30:15

4. What truths about God encourage us to seek His wisdom and direction for our lives?

Psalm 86:15

Psalm 147:5

Psalm 139:1-4, 17-18

Jeremiah 29:11

5. a. Jesus modeled the practice of solitude in His own life. What do the following verses describe?

Matthew 14:23

Mark 6:31

Luke 5:16

b. Why do you think Jesus needed times of solitude?

6. What benefits of seeking God and heeding His counsel do these Scriptures suggest?

Exodus 14:14

Proverbs 30:5 (Proverbs 2:8)

Psalms 62:1-2

Psalms 32:8

Isaiah 30:21

7. What words or phrases in the following Scriptures describe various aspects of time alone with God?

Proverbs 3:5-6

Proverbs 18:15

Psalm 46:10a (131:2)

Psalm 62:8

Isaiah 26:3-4 (Psalm 105:4)

8. What does God promise those who take time to be still before Him and listen to Him?

Proverbs 1:33

Proverbs 3:5-6

Proverbs 16:20

Isaiah 42:16

Isaiah 48:17

Summary

9. a. What can time alone with God give you that nothing else can provide?

b. What effect can times of silence with God have on hectic schedules and symptoms of stress?

c. Why is time alone with God beneficial to you in your relationships with others?

10. a. The following may be helpful in offsetting common obstacles to having a regular quiet time with God.

- Schedule a quiet time in your daily routine. Have a starting time and an ending time.

- Have a general format to follow such as:

Settling down time: take a moment to clear your mind of distractions and settle into a quiet with God.

Listening time: read the Bible, do a portion of your Bible study lesson, or read a daily devotional book with the purpose of listening to God's wisdom regarding your life.

Prayer time: talk with God about issues in your life. It is often helpful to keep a journal of praise, thanksgiving and specific requests.

- Choosing an uncluttered place and using the same place every day may be helpful.

- Have a note pad to one side to jot down distracting thoughts that need attention or future action.

b. What is a realistic plan for you?

2. a. What are some reasons people fail to listen carefully?

b. What is often true of the poor listener?

Proverbs 18:2

3. a. What positive results is the good listener able to produce in the world around him/her?

b. Describe the good listener. What character qualities are needed to be a good listener?

c. What basic qualities do these verses suggest?

Proverbs 3:7a

Proverbs 11:2

4. In order to listen, we need to be teachable. We must want to learn and be genuinely open to new information. What do these proverbs relate about wisdom and a teachable spirit?

Proverbs 1:5

Proverbs 18:15

5. According to the Bible, beneficial listening is born out of a desire for truth and wisdom. How do these verses describe such a focus and its rewards?

Proverbs 2:2-4, 9-11

Matthew 5:6

6. In order to listen, we must discipline ourselves not to talk. What do these proverbs suggest regarding guarding our words?

Proverbs 10:19

Proverbs 17:27-28

Proverbs 18:13

7. a. If we want to listen to people, we must know how to draw them out into positive conversation. What practices mentioned in these verses promote or hinder healthy discussion?

Proverbs 15:1

Proverbs 17:9

Proverbs 25:20 (Romans 12:15)

b. What practices discussed in these verses make people want to talk to us?

Proverbs 15:23

Proverbs 20:5

Proverbs 31:26

8. According to Proverbs, the wise person not only welcomes but seeks advice. What do the following proverbs say about listening to advice?

Proverbs 9:9

Proverbs 10:8

Proverbs 15:22

9. According to Proverbs, the wise person is able to listen to instruction and take criticism. What warnings are given in the following proverbs?

Proverbs 12:1

Proverbs 13:18

Proverbs 29:1

10. While the Proverbs instruct us to listen to advice and criticism, what warnings do these verses give regarding the source of counsel we heed?
Proverbs 12:5

Psalms 1:1-2

Summary

11. a. According to Proverbs, what motivates the wise person's listening?

b. Why are listening and wisdom inseparable?

c. What kinds of listening does the wise person do?

12. a. How do you feel you are doing in the area of listening to others? What, if anything, would you like to overcome in order to become a better listener?

b. What principles from this lesson stand out to you regarding listening to advice and criticism?

13. a. What rewards of being a good listener do you want to experience?

b. God promises to help us as we seek to follow godly principles (Philippians 1:6, 2:13). Describe the listener you would like to become with His help.

LESSON 4

DIRECTING OUR ENERGY

Use of the God-given gift of energy is another major theme in the book of Proverbs. We all have energy--the capacity for action or accomplishment--with which to reach our potential as individuals. Proverbs depicts the wise person as one who overcomes the pull toward laziness and carefully contemplates where he should best direct his energies.

In her Bible study series, *The Beauty of a Disciplined Life*, Rebecca Gates states that people who have not learned to discipline their energies either have trouble getting started or go, go, go and don't get anywhere! She gives the following practical helps for each of these problems.

Some hints for the low-energy person:

- Be sure you do not have a physical problem.
- Confront laziness and/or procrastination as sin (i.e. missing God's best for your life).
- Establish priorities and manage your time. Invest significant amounts of time only in activities that are priorities in your life.
- Learn to focus on the task to be done. Put blinders on to distractions, forget the past, don't worry about the future; focus on the present job.
- Do the job regardless of how you feel. You don't need to be enthusiastic.
- Limit sleep and television watching . . . escapes from doing the job.

Some hints for the perpetual-motion person:

This can be a procrastinator who has made a New Years resolution and gone to the other extreme. A thought to be remembered by this go-getter is: **Balance is the goal of the disciplined life.**

- Plan to observe a daily quiet time. During this time, talk to God about the upcoming day.

- Establish priorities and learn time management . . . Write down and number in order of importance the things you know you have to get done and complete one task at a time beginning with the most important.

- Make a habit of finishing what you start.

- Review your activities at the end of each day. Evaluate how successful your planning went and decide on changes that could be made to avoid repeating mistakes day after day.

"Energy produces energy," Rebecca adds. In other words, the less energy one exerts, the less one feels like exerting. The more energy one expends, the more energy one feels like putting forth. For this reason, one person may feel tired simply because he is acting lazy, while another may feel energetic simply because he has chosen to exert his energy.

The point of Proverbs in this area is clear: God desires that we diligently, and with balance, channel our energy. At each stage of life, He wants us to find fulfillment in using the energy we have to reach our potential: physically, intellectually, socially and spiritually. Let's take a closer look at the important theme of directing our energy as we continue our study on *Wisdom that Counts*.

1. a. What in our culture promotes lazy mindsets and habits?

b. What are the effects of lazy mindsets and habits on individuals and a society?

2. a. In Proverbs 6:6-11, the ant is used to illustrate wise investment of energy. What do you observe about the ant's priorities, time management and initiative?

Proverbs 6:6-8

b. In comparison, how does the sluggard spend his time?

Proverbs 6:9-11

3. a. How do the following Proverbs describe the sluggard and his plight?

Proverbs 19:15

Proverbs 20:4

Proverbs 21:17

Proverbs 26:16

b. What does Ecclesiastes 10:18 add to this?

2 Thessalonians 3:11

4. How do these proverbs contrast the diligent and the lazy?

Proverbs 10:4

Proverbs 13:4

Proverbs 14:23

Proverbs 12:24

Proverbs 28:19

Note: In studying the Proverbs, it is helpful to remember that they were written as general *principles* for the young about successful living. Only some proverbs, such as Proverbs 3:5-6, are actual *promises* of God.

5. a. Read Proverbs 24:30-34. How is the sluggard's vineyard described in verse 31?

b. How might this compare with neglect in managing the various areas of our lives: physical, intellectual, spiritual, social?

6. To direct energy wisely, we must first establish priorities. What will happen if we do not establish priorities before directing our energies?

7. a. What are some of the priorities the world tells us to pour our energies into?

b. Why does setting priorities by worldly or self-centered standards lead to disappointment?

c. How does Haggai 1:5-6 depict the disappointment of directing our energies selfishly or with disregard of God?

8. In their book, *Happiness is a Choice*, Christian psychiatrists Frank Minirth and Paul Meier suggest the following priorities *in order of importance*:

- 1) Quiet time for intimacy with God.
- 2) Time for personal mental health; unwind and relax time.
- 3) Time to build your relationship with your mate.
- 4) Time to adequately train your children.
- 5) Time for earning a living, if necessary.
- 6) Time to use God-given talents in a ministry to others.

Why might directing our energy according to these priorities increase our energy levels and allow us to truly glorify God with our lives?

9. a. According to the following verses, how does putting God first multiply the time we have to direct our energy in other areas?

Matthew 6:31-33

Deuteronomy 11:13-15

b. What principles do these Scriptures provide regarding directing our energy toward spiritual growth and service?

Romans 12:11

Colossians 3:2

Hebrews 6:10, 12

10. a. The book of Proverbs concludes with the description of a woman who stands as an example for both men and women in the area of directing energy. Read Proverbs 31:10-31. What are some ways she positively directs her energy and manages her priorities?

b. What is the basis for her actions?

Proverbs 31:10, 30

Summary

11. Do you have trouble getting started, or do you do too much, not knowing where to limit your activities? What hints from this lesson are most helpful to you?

12. a. What have you observed in this lesson about the importance of priorities in directing energy?

b. What are healthy priorities for you at this time in your life?

c. According to the Bible, why must the spiritual priority come first in your life?

13. a. Are there areas of your life where you would like to be more diligent in directing your time and energy?

b. What is your prayer as you seek to manage the time and energy God has given you?

14. What is God's desire for you regarding directing the energy He has given you?

LESSON 5

PERSPECTIVES ON PLANNING

According to Proverbs, planning is a skill every wise person develops. It is the secret to good stewardship of time and energy. Planning does not demonstrate a lack of faith or trust in God, but is commanded in Scripture as a part of the walk of faith. The following is an example:

"Live life, then with a due sense of responsibility, not as men who do not know the meaning and purpose of life but as those who do. Make the best use of your time, despite all the difficulties of these days. Don't be vague but firmly grasp what you know to be the will of the Lord."

(Ephesians 5:15-16, Phillips Translation)

In her Bible study, *The Beauty of a Disciplined Life*, Rebecca Gates suggests several steps to simplify planning. We must first develop a *life purpose statement* and then, within the context of that purpose, *establish priorities*. In light of these priorities, we write out *long-term goals* in specific areas, then the *short-term goals* to achieve them. The short-term goal must:

- have a reasonable deadline.
- be measurable (you can know when you've achieved it).
- be reachable (you are able to do it, even though it may be very challenging).

The last step is developing a *plan of action*, which includes determining the supplies and time necessary for the task and when we will begin.

While this all may sound very complex, particularly to the impulsive personality, the process actually simplifies the planning.

In all planning, flexibility is extremely important. The unforeseen *will* happen, and if we are too rigid, we may become frustrated, feel we've

failed, and give up on planning altogether. Part of successful planning is to plan for adjustments along the way.

In the same way, it is important to guard against becoming driven by the plan. "Get-it-done" personalities are especially susceptible to becoming consumed by a project until it is finished. However, biblical planning is designed to free, not enslave. Part of successful planning is exercising discipline to keep the plan working for you, not vice versa.

There are many other aspects of planning, such as time management, that time won't allow us to review. The goal of our brief study is to demonstrate the Bible's clear statement that wisdom and skillful planning are inseparable. As we yield our lives to God, He promises to help us make the best goals and plans for each day and for the future. Planning is meant to be an exciting part of the Christian adventure.

Let's go now to the Proverbs and other Scriptures that reveal God's perspective on planning.

1. a. What are some of the reasons that we fail to plan?

- b. What can result from thoughtlessness and poor planning as a lifestyle?

2. a. How do these proverbs support wise planning?

Proverbs 14:8a

Proverbs 16:17

Proverbs 21:5

b. What do 1 Corinthians 14:33 and 14:40 add to this?

3. Biblical planning is always prayerful planning. Why is it wise to involve God in our planning?

Proverbs 16:25

Proverbs 19:21

Proverbs 20:24

Proverbs 21:30

4. What does the Lord consider to be the most important factor in our planning according to Proverbs 16:2 and 21:2?

5. a. Heart motivations guide our planning and actions, and unhealthy motives can easily lead us in the wrong direction. A clear life purpose statement can help keep our motives in check. How might the Lord's instruction in Proverbs 23:26 be turned into a life purpose statement?

b. How do these passages simply define the life purposes for which the Bible says we were created?

Micah 6:8

Luke 10:27

I Corinthians 10:31

c. A life purpose statement derived from these verses might read: *"My purpose in life is to love and glorify God and to love and respect myself and others. This includes submitting to God's will and way and maintaining good will and honesty in relationships with others and with myself."*

6. After clearly defining our life purpose, we can determine priorities within the context of that purpose. What do the following verses suggest regarding various priorities?

Luke 5:15-16

Matthew 6:33

Psalms 127:2

1 Timothy 3:4; 5:8

Reference on Priorities: Lesson 4, question #8, page 32-33.

7. Planning is designed to free us. What do these verses suggest about flexibility when our plans are interrupted or go awry?

Ecclesiastes. 3:1

Romans 8:28

I Thessalonians 5:24

8. In planning, it is important to be disciplined, but not to drive ourselves. Of what must we continually be reminded?

Proverbs 14:30

Ecclesiastes 4:6

9. It is easy to fear missing God's best through mistaken plans. What assurances does the Lord give the one who desires His will?

Proverbs 16:3

Proverbs 16:9

Proverbs 3:5-6

Summary

10. List the elements of good planning discussed in this lesson (see the commentary at the beginning of the lesson).

11. How would you complete these statements?

My purpose in life is to...

My priorities are...

Reference on Priorities: Lesson 4, question #8, page 32-33.

12. a. In light of your life purpose statement and priorities, what is a long-term goal (over the next 5-10 years) you would like to make?

b. What is a related short-term goal?

c. What plan of action would allow you to reach this goal?

13. Why is it important to make plans prayerfully?

LESSON 6

PERSPECTIVES ON MONEY - I

Except for the kingdom of God, Jesus addressed the issue of money more than any other. His teachings applied to rich and poor alike. He showed through His teachings that money is not morally neutral, but is a power that seeks to dominate people on all economic levels.

Money is one of the most important issues in today's world . . . how to get it, spend it, keep it and get more of it. The emphasis we find in the Bible is not on how to get money but on what our attitudes are toward money. Proverbs is filled with godly principles regarding money and material possessions. In the next two studies in our series on *Wisdom that Counts*, we will consider what God has to say about perspectives that bring freedom in the area of finances.

1. a. Define the word "greed".

b. How can greed affect relationships with others?

c. What do these proverbs suggest?

Proverbs 15:16-17

Proverbs 15:27

Proverbs 28:25

2. a. What are some misconceptions about money and material possessions prevalent in our society?

b. Summarize how the following verses address misconceptions associated with greed.

Proverbs 18:11

Proverbs 23:4-5

Luke 12:15

c. How is the misery caused by greed described in these passages?
Ecclesiastes 5:10

I Timothy 6:9-10

3. Generosity and giving to the needs of others frees us from being dominated by money and material things. What do these proverbs say about the rewards of generosity toward the needs of others?

Proverbs 11:24-25

Proverbs 22:9; 28:27

Matthew 6:19-21

4. a. Coveting is another issue raised in the context of money. Define the word "covet" or "covetousness."

b. Why can coveting be very destructive?

c. Because of its destructive nature, what is God's clear mandate regarding coveting in Exodus 20:17?

5. Contentment is the godly attitude that can offset coveting. What do the following Scriptures say about contentment?

I Timothy 6:6-8

Philippians 4:12-13

Hebrews 13:5

6. What attitudes regarding money do the following verses teach us to reject? What practices should we embrace?

Reject

Embrace

Proverbs 11:28

Jeremiah 9:23-24

Mark 4:18-20

Luke 12:16-21

7. According to these proverbs, what produces true riches in life?

Proverbs 15:6 (10:16a)

Proverbs 19:17 (14:31)

Proverbs 22:1 (28:6)

Proverbs 23:23

Summary

8. a. What prevalent misconceptions about money do you want to avoid?

b. Why are greed and coveting so damaging?

9. a. What effect can being generous and practicing contentment have on your life?

b. The formula for real profit from I Timothy 6:6 reads:

_____ + _____ = _____.

10. What perspective would you like to sustain toward money and material things? What do you feel is key in maintaining such an attitude?

LESSON 7

PERSPECTIVE ON MONEY - II

The greatest loss in the pursuit of riches usually comes from the neglect of devotion to God and meaningful relationships. According to the Bible, experiencing satisfying relationships with God and others is necessary for fulfillment in life. The pursuit of material gain at the expense of these relationships will always leave a person in a state of loneliness and a lack of fulfillment. A person can even be destroyed by mercenary pursuits.

These and many other principles make up the invaluable wisdom of the Bible regarding money and possessions. In Part I of our study on money, we observed the issues of greed and coveting and how they can be overcome through generosity and cultivating contentment. In this lesson, we will look at another pitfall associated with money: impatience.

In his book, *Money, Sex & Power*, Richard Foster states, "Compulsive extravagance is a modern mania. The contemporary lust for 'more, more, more' is clearly psychotic; it has completely lost touch with reality." Foster goes on to say that we must reject the modern mania for wealth without a morbid asceticism, seek to use money without serving money, and bring money into obedience to the will and ways of God.

Proverbs would agree with Foster. As we continue our study on *Wisdom that Counts*, we will look at more godly perspectives that can free us from money's domination to experience the greater fulfillments of life.

1. Impatience is a dangerous attitude when it comes to money management. What mistakes can a person who is impatient make regarding money and possessions?

2. a. Proverbs warns against an impatient, "get-rich-quick" attitude which causes excessive borrowing and overspending. How does today's society and media promote "get-rich-quick" thinking? What are some "get-rich-quick" traps in our culture?

b. What warnings related to a "get-rich-quick" mentality do these proverbs suggest?

Proverbs 22:7b

Proverbs 28:19-20

c. What alternatives to the "get-rich-quick" mentality are given in these proverbs?

Proverbs 13:11b

Proverbs 14:23

3. Planning can also offset impulsive spending. What do the following proverbs suggest about taking time to learn and apply wise principles of money management?

Proverbs 14:15

Proverbs 19:2

Proverbs 20:18

4. Impatience leads many people to resort to dishonest gain. What clear warnings do these proverbs give about gaining wealth dishonestly?

Proverbs 1:19

Proverbs 20:17

Proverbs 21:6

5. Trusting God as our ultimate provider and being faithful stewards of what we have are choices that overcome discontentment with regard to possessions. Summarize the promises these verses make about the providence of God.

Psalm 31:19

Psalm 37:25

Isaiah 46:4

Matthew 6:31-33

Philippians 4:19

6. According to the Bible, the wise person recognizes that he would have nothing apart from the life and abilities God has given him. According to the following, how should we view ourselves and our possessions?

Psalm 24:1

I Chronicles 29:11-12, 14b

7. a. Because everything belongs to God, we should see ourselves as mere stewards (caretakers of another's property). What are we to do as an acknowledgment of our stewardship?

Proverbs 3:9-10

Romans 12:13

b. What is God's response when we support His work in the world?

Luke 6:38

2 Corinthians 9:7-8, 11

Malachi 3:10

c. What did Jesus' teaching in Matthew 6:19-21 reveal about giving to God's work?

8. The truths of I Timothy 6:17-19, which apply not just to the rich but to everyone, summarize much of what we have learned in our studies about money. What wisdom and promises are given in these verses?

Summary

Our studies on wisdom and money have shown how we can free ourselves from the control of money by replacing wrong attitudes with godly choices. Greed, coveting, impatience and dishonesty, which lead only to heartache, can be overcome by choosing generosity, contentment, hard work and trust in God's providence.

9. Why are your perspectives on money and material possessions important? What affect do they have on your life?

10. What can impatience with regard to material possessions and money lead to that you want to avoid?

11. We reviewed several biblical principles which offset an impatient, "get-rich-quick" mentality. They are:

- Planning and money management.
- Commitment to honesty.
- Trusting God as provider.
- Viewing yourself as a steward.
- Giving to God's work.

a. What do you see as the greatest benefit of practicing these principles?

b. If you have children, what would you like to pray for them in these areas?

12. a. Are there any pressing money issues in your life right now?

b. What helpful perspectives have you found in these studies on money and possessions?

LESSON 8

WISDOM AND OUR USE OF WORDS - I

What a difference our words can make! We've all had the afterthought, "I can't believe I said that!" or "I said that without even thinking!" Along with such disparaging thoughts comes the sad recognition that our words are powerful, cannot be taken back once spoken, and can quickly reveal shortcomings we would rather hide.

In Jewish literature, the words of a person always carry power for good or evil. The power of God's word created the universe (Genesis 1) and sustains order in its ever-moving parts (Hebrews 1:3a; John 1:1-3). Since we are created in God's image, our words can also have constructive power. They can be used to build people up, give wise and timely counsel, cheer the brokenhearted, and produce ripple effects of blessing in families, communities, and the world. At the same time, our words can be destructive in nature. In thoughtless or selfish responses to people and situations, we can do great damage and quickly destroy a marriage, a child, a friendship, a reputation, a career or a group.

There is no greater test of character than the words we speak. In fact, the Proverbs state that the wise person can be identified by the use of his tongue. As we continue our study of *Wisdom that Counts*, we will take two full lessons to focus on guidelines for disciplining our speech. We will begin our study by observing the power of words in determining the course of our lives and principles concerning honesty and guarding our words.

1. a. Do you know those who have experienced happier, healthier lives because of their use of words? What has characterized their speech?

b. All of us know those who have made themselves and others miserable by the destructive use of words. What characterizes such a person's words?

2. What do the following verses reveal about the power of the tongue in determining the overall quality of life we experience?

Proverbs 12:14

Proverbs 18:7

Proverbs 13:3 (cf. 18:21)

Psalm 34:12-13

3. Summarize the biblical principles which, if allowed to govern our words, can positively affect our lives?

Luke 6:31

I Corinthians 16:14

Ephesians 4:29b

Philippians 4:8

Psalms 34:14

4. a. As recorded in Psalm 34:13, a very basic principle of positive communication is honesty. What do these proverbs reveal about speaking truthfully.

Proverbs 12:22

Proverbs 15:4

Proverbs 24:28

Proverbs 26:24-25

Proverbs 26:28

b. Jesus Christ claimed to *be* "the truth" in John 14:6. This would mean that He is a part of truthful words and on the side of truth in communication. What is He able to accomplish through the one who is committed to speaking truth?

Proverbs 5:2

Proverbs 16:21

Proverbs 10:11a, 21a

Proverbs 10:31a

Proverbs 31: 26

c. What phrases in the following verses describe how we are to present the truth to others?

Ephesians 4:15a

2 Timothy 2:24-25

1 Peter 3:15

5. a. Another important biblical principle of communication has to do with guarding and weighing our words. In short, positive things happen when we don't talk too much or too soon. Record what the following proverbs say about guarding and weighing our words.

Proverbs 10:10b

Proverbs 10:19

Proverbs 18:2

Proverbs 18:13

Proverbs 29:20

b. As we practice guarding our tongue, what words do these verses tell us to discard?

Ephesians 4:31

Ephesians 5:4

6. Based on Proverbs 22:3, in what kinds of situations should we choose to stop talking?

7. What do James 1:26 and 3:3-6 reveal about the importance of keeping a tight rein on our tongue?

8. How will God enable us to use our words as we seek to grow in wisdom?

Proverbs 10:32a

Proverbs 12:18b

Proverbs 12:25b

Proverbs 15:23

Summary

9. What impact do your words have on your overall life experience? According to the Bible, how important are the words you speak?

10. a. Why is honesty so important in your conversation with others?

b. Are there times when you find yourself tempted to "bend" or misrepresent the truth? What is best to do in these times?

11. What do you desire for yourself in the area of guarding and weighing your words?

LESSON 9

WISDOM AND OUR USE OF WORDS - II

According to the Proverbs, wisdom and the positive use of words are inseparable. Our words steer the very course of our lives, essentially because they determine the quality of our interpersonal relationships. Whether our relationships with others are positive and constructive or negative and destructive depends largely on the decisions we make in our conversations with people.

In Part I of our study, we established that wisdom in speech requires heeding overall biblical mandates to seek the best interest of others. This requires the disciplines of honesty and guarding our words. In Part II of our study, we will review how the wise person disciplines himself in the areas of gossip and anger. For many people, these temptations present the greatest problems and make taming the tongue most difficult.

Learning to discipline our speech is indeed one of the great challenges of life. We all want to be using our words for positive ends. However, the Bible warns us that the tongue, even as small as it is, is impossible to control without God's help. We will end our lesson by reviewing the help God offers as we seek to use our words wisely.

1. Gossip and slander are among the most destructive uses of words addressed in the Proverbs. Fed by natural human tendencies toward pride, envy and criticism, gossip and slander are *always* damaging in nature. They wreak havoc on the reputation of the one being talked about *and* the one talking. People quickly lose respect and trust in the one who talks negatively behind other's backs.

Webster's Dictionary defines *slander* as circulating false statements about someone in order to defame or injure him. *Gossip* is idle talk about other people's affairs and involves rumors or reports of an intimate nature.

What godly principles regarding use of the tongue which you have already studied are violated through slander or gossip? List as many as you can. (You may want to review Question 3, page 46-47.)

2. The following proverbs state principles to remember when tempted to engage in gossip or slander. Record positive and negative choices and their results which are mentioned in the following proverbs.

Proverbs 10:18b

Proverbs 11:12

Proverbs 11:13

Proverbs 16:28

Proverbs 17:4

3. Read the following proverbs. What positive choices do they suggest we make in order to avoid slander and gossip?

Proverbs 17:9

Proverbs 20:19

4. a. Another emphasis in the Proverbs regarding the wise use of words has to do with anger and impatience. How do impatient or anger-oriented people affect you? Why do these dispositions destroy relationships?

b. From your own experience, how do patient, even-natured people affect you? Why does their disposition build relationships?

5. List the positive and negative choices and their results mentioned in these proverbs.

Negative

Positive

Proverbs 14:29

Proverbs 15:1

Proverbs 15:18

Proverbs 25:15

Proverbs 29:22

6. Closely related to the problem of anger is a quarrelsome spirit. Quarreling for some is like a sport, used to vent an angry or proud or critical spirit within. What do these proverbs warn about a quarrelsome spirit? (Note: all principles apply to both men and women.)

Proverbs 17:14

Proverbs 17:19a

Proverbs 20:3

Proverbs 21:9

Proverbs 27:15

Proverbs 26:21

7. How does Proverbs 18:19 describe what happens to relationships if we do not make wise choices regarding slander, gossip, anger and quarreling?

8. a. The Bible teaches that words reveal our character. What did Jesus teach about our speech in Luke 6:45?

b. How do these Proverbs coincide with His words?
Proverbs 4:23

Proverbs 16:23

Proverbs 27:19

9. a. What heart issues mentioned in the following verses might our words expose?

Matthew 7:1

Romans 12:16

Romans 12:19

James 3:14-16

b. Write the *phrases* found in these proverbs that describe deep heart problems underlying the negative use of words.

Proverbs 11:9

Proverbs 11:11

10. a. James 3:8 states that "no man can tame the tongue," but the Scriptures tell us that God is able. He promises to empower us to live the Christian life (Philippians 1:6; 2:13) as we give our lives to Him in faith (Romans 12:1). Jesus Christ promised to send the Holy Spirit to indwell those who put faith in Him (John 14:15-17). How is the transformation produced by the Holy Spirit described in these verses?

Ezekiel 36:26-27

b. What must be our continual choice in order to experience the power of God's Spirit over our words?

Ephesians 4:22-24

Romans 12:2

c. What can we do to get back on track when we fall down in the use of our words?

I John 1:9

Ephesians 5:18b

11. If we allow the Holy Spirit to control our hearts and lives, He helps us grow in our ability to use words constructively. Record how these proverbs describe the words that come from the heart controlled by the Spirit.

Proverbs 16:24

Proverbs 20:15

Summary

12. What disciplines in the use of your words do you desire as a result of this study?

13. What negative heart attitudes can you look out for when you fall into a negative use of words?

14. Is there a situation where you expect to have an opportunity to use disciplined speech this week? In light of the principles you have studied, how will you handle it?

Note: If you have been convicted about some negative use of words through this study, the following prayer may be helpful:

Heavenly Father, thank you for paying the penalty for all my sin through your Son's death on the cross. Please forgive me for wronging and hurting others by my words. Thank you for your forgiveness as promised in I John 1:9. Please fill me with your Holy Spirit and enable me to grow in purity of heart and words. I pray in the name of Jesus. Amen.

LESSON 9 NOTE

1 Holy Spirit. God has made Himself known in the Bible as a Trinity; three divine persons with the same essence as God. The Holy Spirit, known as the Third Person of the Trinity, indwells every person who personally receives Christ (John 1:12, 14:16-17). The Scriptures reveal the Holy Spirit not as an "it," but rather a "He," a distinct personality. He might also be referred to as the Spirit of God or Christ (cf. 2 Cor. 3:3; Romans 8:9; Galatians 4:6). In John 3, Jesus tells Nicodemus that the Holy

Spirit brings about regeneration or spiritual birth in the believer. While the Holy Spirit cannot be seen, we can see the evidence of His work (3:8).

The Scriptures further tell us that when we ask God (Luke 11:13) to "fill" us with His Spirit (Ephesians 5:18b), He responds by supernaturally instructing and empowering us to live the Christian life (Ephesians 3:16-20; Ezekiel 36:26-27). Sometimes the Bible refers to this as "Christ in you," as in Colossians 1:27b.

LESSON 10

BUILDING POSITIVE FRIENDSHIPS

Paul declares in Philippians 4:19, "And my God will meet all your needs according to his glorious riches in Christ Jesus." David reiterates the same promise in Psalm 23:1 when he states: "The Lord is my shepherd, I shall lack nothing."

All of us have needs to love and be loved, to feel significant, and to feel secure. The Lord is our greatest moment-by-moment provider of these needs, but He also uses other people. He uses friendships on many levels to give us the sense of worth, love and security that we need. God can use friendships as nothing else to give us joys, provide for emotional needs and promote our personal growth.

Good friendships--whether casual or intimate, be they with spouses, children, co-workers or neighbors--are rare because they take careful effort to build. As we continue our pursuit of *Wisdom that Counts*, we will look at godly principles regarding this very important area of our lives.

1. Why is it important to give thought, time and energy to friendships? What impact can friends have on the direction of our lives?

2. What makes a good friend? List five characteristics that you want to be true of you as a friend and that you have found in good friends.

3. What needs met by healthy friendships are mentioned in these verses?
Proverbs 15:22

Proverbs 12:25

Proverbs 17:17

Proverbs 27:9

Proverbs 27:17

4. a. Proverbs has much to say about choosing intimate friends. What advice do these proverbs provide?

Proverbs 12:26

Proverbs 13:20

b. What do the principles of these proverbs suggest about choosing close friends?

Proverbs 4:14-15,19

Proverbs 4:18

5. List some qualities we should seek to develop and also look for in our closest friendships.

Proverbs 20:6

Proverbs 21:21a

Proverbs 22:11a

Proverbs 24:26

6. According to these proverbs, what sort of friends should we avoid and why?

Proverbs 14:7

Proverbs 20:19

Proverbs 22:24-25

Proverbs 25:19

Proverbs 28:23b

7. List the destroyers of friendship we are warned about in the following verses.

Proverbs 16:28; 17:9

Proverbs 18:1

Proverbs 25:17

Proverbs 27:4

8. a. Why can jealousy easily develop between close friends?

b. How does Romans 13:13-14 suggest we deal with jealousy?

c. What power can Christ give us as we allow His Spirit to control our lives?

Romans 12:10

9. a. What valuable aspect of intimate friendship is described in Pr 27:5-6?

b. How should hard truth be presented?

Proverbs 3:3

Galatians 6:1-2

Ephesians 4:2,15

10. What characteristics should typify relationships among Christians according to the following Scriptures?

Ecclesiastes 4:9-12

Ephesians 5:21

Colossians 3:13

I Thessalonians 5:11

James 5:16

Summary

11. How does God want to use friendships in your life?

12. What destructive tendencies must you guard against to keep friendships positive?

13. What do you want your friends to feel about you as a friend? What would you pray for yourself as you seek to be a good friend to those you love?

14. Is there a friendship you would like God's help with at this time? What is your prayer about this relationship?

LESSON 11

SEX, MARRIAGE, AND FAMILY

Because intimate relationships are foundational to all of our lives, we need wisdom in the areas of sex, marriage and family. Looking to our society for help in these areas can be very disillusioning and can have disastrous results. The world around us is full of confusion and seems determined to find a different way than God's. Perhaps this is because historically man drifts away from God-given conscience and toward hedonistic thinking, disregarding the devastating emotional and physical fallout from his "new" philosophy. In time, the result is the collapse of his society.

The good news is that we are not left to find our own way. The Bible in general and the Proverbs specifically come to our rescue. With time-tested principles for relating on the most intimate levels, the Scriptures offer wisdom for lasting security and fulfillment in these most important aspects of life. Whether we are married or single, the importance of knowing and embracing these principles cannot be underestimated. Formed in the mind of a loving Creator, biblical laws governing sex, marriage and family are essential for healthy and constructive living and therefore for the survival of any society.

In a sense, all the Proverbs relate to sex, marriage and family. Skills of listening to God and others, wise management of time, money and energy, guarding our words, and building healthy friendships are all necessary to successful intimate relationships. Having studied these topics, the focus of this lesson will be proverbs which speak directly to fundamental issues of sex, marriage and family relationships. Perhaps because of the primary importance of these issues in every individual's life, there are more proverbs on these issues than on any other topic. As we continue our study of *Wisdom that Counts*, we will make a wide sweep of the remaining Proverbs related to sex, marriage and family.

1. Read Romans 1:20-32 (also cf. II Timothy 3:2-4). When people disregard God and god-given consciences, what are the inevitable consequences regarding sex, marriage and family?

2. a. What do these verses promise about the Scriptures as they give directive for decisions about sex, marriage and family?

Psalms 19:7-11 (II Timothy 3:16)

Wisdom for Sexual Relationships

3. a. The writer of Proverbs 1-9 is ardent in his desire to warn young readers about the results of foolish sexual choices. What *words or phrases* in these passages describe these results? (*Note: A seductive man can be substituted in these verses.*)

Proverbs 5:3-5

Proverbs 6:25-29 (9:13-18)

b. What does Proverbs 5:21-23 add to these warnings?

4. According to these proverbs, what choices guard against falling to sexual temptations?

Proverbs 2:1-2, 16

Proverbs 6:23-24

5. Where is the only safe place for sexual fulfillment according to Proverbs 5:15-19?

Wisdom for Marriage and Family

6. a. How are wise and foolish marriage partners described in the following proverbs? (Note: these principles apply to wives *and* husbands.)

Proverbs 12:4

Proverbs 14:1

Proverbs 21:19 (21:9)

Proverbs 27:15-16

Proverbs 31:30

b. How would you summarize the characteristics of a good life partner from the above verses?

c. What does II Corinthians 6:14-18 add to this?

7. What motivations for following godly principles within the family are found in these proverbs? What results?

Proverbs 12:7

Proverbs 20:7

Proverbs 24:3-4

8. What does a child establish by his behavior according to Proverbs 20:11?

9. a. How are the behaviors of wise and foolish children described in these verses?

Proverbs 10:5

Proverbs 15:5 (13:1)

Proverbs 17:25

Proverbs 19:26

Proverbs 23:15-16

b. How do these proverbs describe the consequences the foolish child may face?

Proverbs 11:29

Proverbs 20:20 (30:17)

10. What is the beneficial response of a child to parents who love him/her?

Proverbs 1:8-9

Proverbs 3:1-2 (4:3-4)

11. a. What do these proverbs say to parents about loving, consistent discipline?

Proverbs 13:24 (23:13-14)

Note: The *rod* refers to all constructive types of discipline.

Proverbs 19:18

Note: In the Bible, the word *death* can also mean existence apart from God.

Proverbs 22:6

Proverbs 22:15

Proverbs 29:15

b. In the context of our study on *Wisdom that Counts*, what is the greatest benefit of providing loving, consistent discipline for one's child?

Proverbs 29:17

12 What fundamental wisdom for both parents and children can be derived from these verses?

Proverbs 3:3

Ephesians 6:1-4

Summary

13. What biblical principles stand out to you from this lesson regarding:
Sexual relationships?

Choosing a marriage partner and being a good marriage partner?

14. a. What have you learned about constructive parent/child relationships?

b. Is there a relationship with a parent or a child that is challenging to you?
What guidelines from this lesson are helpful?

15. Why is consistent, loving discipline important for a child? What have you observed in this area?

16. Why is knowing and following biblical truth in the areas of sex, marriage and children so important in today's society?

LESSON 12

WISDOM AND ATTITUDES

Regardless of wealth, talent or position, we are all designed to be fulfilled through healthy relationships, first with God, then with other people. But society can lead us to believe that the fulfillment we seek comes through focusing on our own needs, status, and "happiness," regardless of the impact on others. Such a mindset leads a person to become filled with pride and insensitivity toward God and other people. The result is loneliness and a lack of fulfillment because the relationships so needed are sacrificed on the altar of self-gratification and exaltation. Pride and hardness of heart toward others leave a person relationally bankrupt, regardless of their status or position in life.

On the other hand, a person who cultivates a loving, kind heart experiences the greatest joys of life and never lacks fulfillment. A person of humility, who maintains a healthy view of himself and doesn't seek to elevate himself over others, never lacks the love and admiration that provide the deepest happiness in life.

Relationships of mutual love and trust are essential to our well-being. We have discussed many principles from Proverbs which build healthy relationships with God and other people. As we conclude our study of *Wisdom that Counts*, we will take a closer look at the basic attitudes addressed repeatedly in Proverbs which are at the root of success or failure in life.

Kindness vs. Hardness of Heart

1 a. In your opinion, why are relationships and therefore relationship skills essential to fulfillment in life?

b. What do you think are the major causes of failure in relationships in today's society?

2. a. What does society (ex: advertising/media) say will cause people to like us?

b. In your opinion, what factors *really* cause people to love other people?

3. While society proclaims that intellect, beauty, wealth or position bring fulfillment and love from others, what do these proverbs reveal?

Proverbs 3:3-4

Proverbs 11:16-17

Proverbs 11:25

Proverbs 21:21

4. What principles about kindness and generosity are given in these proverbs?

Proverbs 3:27-28

Proverbs 11:24

5. Many proverbs address the issue of generosity and kindness toward the poor and needy. What biblical principles are given in the following?

Proverbs 19:17 (14:31)

Proverbs 28:27

Proverbs 31:8-9 (29:7)

6. *Optional*: Note the manifestations of kindness and hardheartedness in the following proverbs.

Proverbs 12:20

Proverbs 14:9

Proverbs 24:17 (25:21)

Proverbs 12:10

7. a. Whether rich or poor, we can cultivate a kind, generous nature toward others. How do the following verses relate to this truth?

Philippians 4:8

Colossians 3:12-14

b. What effect would such practices have on a person's relationships with family and others?

Pride vs. Humility

8. a. The Proverbs warn that pride is the root of much heartache and failure in life. While "taking pride in oneself" can be associated with cultivating positive qualities of integrity and healthy self-esteem, how would you define pride in the negative sense?

b. How does pride (in the negative sense) manifest itself?

9. a. If a person happens to be talented, beautiful, financially or professionally successful, of what must the person be aware?

I Chronicles 29:11-12, 14b

b. What warning did God give to Israel in Deuteronomy 8:10-14, 17-18a, 19 which we should take seriously in our society today?

10. a. According to Proverbs, humility (a healthy view of God and self that does not elevate self over others) and not pride yields success and satisfying relationships. Why is this true?

b. How are pride and humility contrasted in the following proverbs?

Proverbs 3:34

Proverbs 11:2

Proverbs 13:10

Proverbs 16:19

Proverbs 16:18 (18:12)

Proverbs 25:27 (27:2; 26:12)

11. a. What is the result in our relationships when we put aside pride and humbly accept the help and advice of others?

b. What is the result in our relationships when we put aside pride and humbly forgive or ask forgiveness of others?

12. a. How does Proverbs 21:4 describe pride?

b. When we sense pride dominating our attitude, how can we overcome it?

Proverbs 16:6

Proverbs 28:13

13. It is easy to fall into spiritual pride, believing that we are superior to someone else because we know more biblical truth. What do these verses warn must always be a part of godly wisdom?

I Corinthians 13:2, 4-8a

14. Even if society's messages are to the contrary, what is the promise of Proverbs 22:4?

Summary

15. Why are pride or hardness of heart attitudes you want to continually guard against? What are the effects of these attitudes?

16. Why are humility and kindness attitudes you want to continually strive for?

17. In what ways might you be involved in giving to the needs of the poor and needy?

18. Is there a relationship or area of your life today that is being affected by pride or a lack of caring on your part? If so, what wisdom have you learned from this lesson?

19. In your study of *Wisdom that Counts*, you have looked at hundreds of proverbs challenging you to godly living. What are the overall results of choosing to practice godly principles?

20. According to the Bible, wisdom is not just knowing, but practicing godly principles. Where does wisdom begin, and what will enable you to continue growing in an understanding of God's wisdom for your life?

In Conclusion . . .

Proverbs clearly teaches that God has provided biblical principles to protect and fulfill our lives, not to enslave us through guilt. But when we know godly precepts it is easy for us to become overwhelmed with our daily failures. To experience freedom from the guilt of these failings, we must understand two principles of God's grace.

The first principle has to do with God's forgiveness. Psalm 103:8-14 beautifully states the compassion and understanding of the Lord toward the failures of the one who desires to please Him. It reads:

The Lord is compassionate and gracious,
slow to anger, abounding in love.
He will not always accuse,
nor will he harbor his anger forever;
he does not treat us as our sins deserve
or repay us according to our iniquities.
For as high as the heavens are above the earth,
so great is his love for those who fear him;
as far as the east is from the west,
so far has he removed our transgressions from us.
As a father has compassion on his children,
so the Lord has compassion on those who fear him;
for he knows how we are formed,
he remembers that we are dust.

To fully embrace the forgiving aspect of God's grace, we must first understand the price that He, as a holy God, paid in order to justly forgive our sin. According to the Bible, man since the beginning has been under a death penalty for sin (Genesis 3). In the Old Testament, God allowed man's sin to be forgiven through sacrifices. A person's sin would be imputed, or transferred in total, onto an innocent creature who would then die a substitutionary death to pay that person's debt for sin. In this way, God

could justly forgive the sin of the penitent (cf. Leviticus 17:11; Hebrews 9:11-22).

As we look to the New Testament, we see that the sacrifices of the Old Testament were merely symbolic of God's perfect sacrifice to come. In time, God would sacrifice His own Son, Jesus Christ, for the sins of all who would believe. The prophet John the Baptist declared Jesus "the lamb of God, who takes away the sin of the world" (John 1:29, 36; cf. Isaiah 53:3-8). Jesus declared Himself the Good Shepherd who would voluntarily lay down His life for His sheep (John 10:14). Through His death on the cross, our sin was imputed, or transferred in total, to Jesus as He died a substitutionary death to pay the penalty for sin. With this, God became justified in freely forgiving the sin of those who choose to believe. The starting point for experiencing God's forgiving grace, therefore, is receiving Jesus Christ as one's personal Savior from the penalty of sin (John 1:12; 3:16).

There is a second truth about God's grace we must know in order to be set free from discouragement in living the Christian life. Understanding this truth begins with the realization that we cannot live the Christian life in our own strength. It has been said that only One Man has ever lived the Christian life: Jesus Christ. And only Christ can give us the power to live the Christian life. Jesus Christ promised His Spirit to dwell within believers and empower us to live a life pleasing to God. (cf. note 1, page 58). As we continually invite the Holy Spirit to control our lives, He supernaturally enables us to yield to God's leadership, allowing God to produce His life in us (Ezekiel 36:26-27).

The wisdom of the Proverbs begins and ends with a life of faith in God. As we endeavor to trust in the Lord completely (Proverbs 3:5), He embraces us with His forgiveness and empowers us through His Spirit to discover and practice godly wisdom. Yet, wisdom that counts requires knowledge as well as experience. Its acquisition is a lifelong process and adventure with the Lord who lovingly cares about every aspect of our lives.

***Note:** If you have never made a decision to personally receive God's forgiveness through Jesus Christ and God's power through the Holy Spirit, the following prayer may express the desire of your heart.*

“Lord Jesus, thank you for dying on the cross for my sins. I now open the door of my life and trust you as my Savior. Thank you for forgiving my sins. Change me from the inside out. Fill me with your Spirit, and empower me to live the Christian life. Thank you that I can trust you. “

**WISDOM THAT COUNTS
STUDIES FROM THE BOOK OF PROVERBS**

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Creative Living International
11560 Brass Lantern Court
Reston, Virginia 20194

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New International Version (NIV)*. Copyright
1973, 1978, 1984, International Bible Society.
Printed in the United States of America

ISBN: 1-932395-26-1

Proverbs/Psalms combined study
ISBN: 1-932395-16-4 Binder
ISBN: 1-932395-17-2 Spiral

Sponsored by the ministry of: