

REALITY HAS STRUCTURE,  
AND IT IS A STRUCTURE THAT  
REFLECTS THE CHARACTER OF ITS CREATOR.

# BETTER THAN GOLD


WALKING WITH GOD IN WISDOM

DISCOVER GOD'S DESIGN.

UNDERSTAND YOUR LIFE.

EXPERIENCE TRUE FLOURISHING.



  
WISDOM IS LEARNING  
TO LIVE IN ALIGNMENT  
WITH REALITY AS  
GOD DESIGNED IT.

RICHARD ROUTH

# Table of Contents

Chapter 1: Why So Many Lives Quietly Fall Apart .....	page 4
Chapter 2: Why Wisdom Is Better Than Gold .....	page 9
Chapter 3: The Journey Ahead .....	page 14
Chapter 4: The Beginning of Wisdom .....	page 18
Chapter 5: The Great Obstacle to Wisdom .....	page 24
Chapter 6: Seeking Wisdom Like Hidden Treasure .....	page 30
Chapter 7: The Doorway Called Correction .....	page 34
Chapter 8: The People Who Should Help You Shape Your Future .....	page 38
Chapter 9: The Wisdom of Waiting .....	page 42
Chapter 10: How to Recognize a Fool .....	page 47
Chapter 11: The Power of Words .....	page 52
Chapter 12: Guarding Your Heart .....	page 58
Chapter 13: Freedom Through Self-Control—Refusing to be Enslaved to Destructive Impulses	page 63
Chapter 14: The Seductive Voice of Temptation .....	page 68
Chapter 15: Work as Worship—The Wisdom of Work .....	page 73
Chapter 16: Wealth, Stewardship, and the Purpose of Prosperity .....	page 79
Chapter 17: The Wisdom of Generosity .....	page 84
Chapter 18: Marriage: Two People Learning Wisdom Together .....	page 91
Chapter 19: How to Wisely Manage Your Gold .....	page 96

Chapter 20: Choosing Relationships Wisely .....	page 103
Chapter 21: Raising Children in Wisdom .....	page 108
Chapter 22: Suffering, Discipline, and the Wisdom of Adversity .....	page 118
Chapter 23: The Wisdom of Decision-Making .....	page 123
Chapter 24: The Battle for Your Heart .....	page 129
Chapter 25: What Is the Purpose of Life? .....	page 133
Chapter 26: The End of the Journey .....	page 138
Epilog: A Treasure Far Better Than Gold .....	page 143

# **Better Than Gold:**

## **Walking with God in Wisdom**

By: Richard Routh, Ph.D.

### **Chapter 1**

#### **Why So Many Lives Quietly Fall Apart**

Most people do not destroy their lives all at once.

Life usually comes apart slowly.

A bad decision here. A compromised habit there. A relationship neglected. A warning ignored. A temptation rationalized. A debt accumulated. A lie repeated often enough to become believable. A small act of selfishness defended instead of corrected.

Then, years later, people look around at the wreckage and wonder how they arrived there.

The strange thing is that many of these people are not unintelligent. Some are highly educated. Some are talented. Some are ambitious. Some are even outwardly successful for a season. Yet despite all of that, their lives steadily drift toward confusion, instability, conflict, anxiety, broken relationships, financial trouble, addiction, bitterness, loneliness, or moral collapse.

Why?

Because intelligence is not the same thing as wisdom. Talent is not the same as wisdom. Beauty is not the same as wisdom. A large inheritance is not the same as wisdom. Winning the lottery is certainly much less an advantage than wisdom.

A person can know many things, have many things, and still repeatedly make decisions that damage their life.

God speaks to us like a loving Father in His word, the Bible. The Bible has a word for this disconnect between knowledge and good judgment. It calls it foolishness. God does not want to insult or injure us when He says this, but He is genuinely interested in teaching us how reality works so we can use it to our great advantage.

Modern culture often treats foolishness lightly, almost humorously. But Scripture does not. The book of Proverbs speaks about foolishness with startling seriousness because foolishness destroys people. It destroys marriages, reputations, friendships, businesses, opportunities, peace of mind, financial stability, and sometimes entire generations of families.

And perhaps most tragically of all, foolish people often do not realize they are foolish until the consequences become painful enough that denial is no longer possible.

The book of Proverbs was written to help prevent that.

At its core, Proverbs is not merely a collection of religious sayings or moral rules. It is instruction about reality itself. It is about how life actually works. It explains the patterns that repeatedly lead human beings either toward flourishing or toward ruin.

One of the central assumptions running throughout Proverbs is this:

Reality has structure.

The universe is not morally random. Human behavior produces consequences. Certain attitudes, habits, and choices tend toward life, stability, peace, trust, and long-term flourishing. Other attitudes and behaviors consistently produce chaos, conflict, regret, weakness, and destruction.

In other words, God designed life to work a certain way.

Wisdom is learning to live in alignment with that design.

Foolishness is fighting against it.

This is one reason the Bible repeatedly compares wisdom to a path. Every choice places a person on a trajectory. The frightening thing about trajectories is that at first they often seem insignificant. A small course adjustment in an airplane may feel trivial at takeoff, but over a thousand miles it determines an entirely different destination.

Human lives work much the same way.

Small, repeated decisions become habits. Habits become character. Character shapes destiny.

Most people dramatically underestimate the power of direction. They focus on where they are today rather than where their current trajectory is leading them.

But wisdom is deeply concerned with trajectories.

A wise person constantly asks: “If I continue living this way, where will this path eventually take me?” A foolish person rarely asks that question.

Instead, foolishness is usually driven by immediate gratification. It focuses on what feels good now, what appears profitable now, what seems exciting now, what relieves discomfort now, or what provides approval now. It sacrifices long-term flourishing for short-term happiness.

That is why Proverbs repeatedly warns against impulsiveness, uncontrolled desires, reckless speech, laziness, greed, pride, adultery, dishonesty, and refusal of correction. These things often provide some immediate emotional payoff, but they quietly place a person on a destructive path.

Foolishness almost always makes promises it cannot keep.

- It promises freedom but produces bondage.
- It promises pleasure but produces emptiness.
- It promises quick rewards but creates long-term instability.
- It promises control while slowly taking control away from the person embracing it.

The tragedy is that many people do not recognize this process while it is happening. They assume consequences are random. They blame other people. They blame society. They blame circumstances. Some even blame God.

But Proverbs repeatedly presents a far more uncomfortable possibility: many forms of suffering are self-inflicted, ...and avoidable if you choose wisely up front.

Certainly, not all suffering is due to unwise choices. The Bible never teaches that all pain comes from personal failure. Faithful and wise people still experience grief, injustice, sickness, persecution, and tragedy in a fallen world.

But Proverbs does insist that an enormous amount of human misery comes from ignoring how reality actually works.

As Proverbs 19:3 says: “When a man’s folly brings his way to ruin, his heart rages against the Lord.”

That verse is painfully accurate.

Human beings often create destructive consequences through foolish choices and then become angry that reality did not cooperate with them.

But reality does not bend itself to our preferences. Gravity does not stop functioning because someone dislikes falling. Fire does not stop burning because someone ignores its danger. And moral reality does not stop producing consequences simply because people insist it should.

This is one reason the Bible says: “The fear of the Lord is the beginning of wisdom.” (Proverbs 9:10, KJV)

To modern ears, that phrase can sound strange or harsh. But in many ways, it simply means taking reality seriously because God Himself designed it.

A person standing on the edge of a thousand-foot cliff should fear gravity. Not because gravity is evil, but because gravity is real. Respecting gravity preserves life. Ignoring gravity destroys it.

In much the same way, wisdom begins when a person realizes that God’s counsel is not arbitrary. His commands are not designed to restrict human flourishing but to protect it. He understands reality more fully than we do because He created it.

The wise person slowly learns to trust that. The foolish person keeps insisting that they can define their own reality.

This is why wisdom is so valuable. Wisdom protects people from destroying themselves. It helps them recognize danger earlier. It teaches them to govern their desires instead of being governed by them.

It trains them to think long-term.

It teaches them to accept correction before consequences become catastrophic. It teaches them how to build trust, relationships, stability, discipline, integrity, peace, and resilience.

**Wisdom does not make life perfect. But it does make life work more like it was designed to.**

And that may be one of the greatest gifts God offers human beings in this life. Because the truth is, most people are far closer to ruin than they realize.

And most people are also far closer to wisdom than they think. The book of Proverbs was written for this very reason, because God does not delight in human destruction. He warns because He wants to preserve. He corrects because He wants to protect. He teaches because He wants people to live abundantly.

Wisdom is not merely information. It is an invitation. An invitation to stop fighting reality, and trust God.

An invitation to stop sabotaging your own future, but to walk with God as He constantly whispers course corrections in your ear, to your heart .

An invitation to begin really living a life that is built on God's reality. This kind of life will flourish and endure and ultimately be extremely satisfying.

What about you? Are you interested in learning to avoid being blind-sided by a reality that you don't properly understand? Are you ready to take God up on His offer to bless you and protect you? Are you ready to learn how to receive those blessings?

# Chapter 2

## Why Wisdom Is Better Than Gold

If someone offered you a choice between great wisdom or great wealth, which would you choose?

Most people would probably choose wealth.

After all, money appears to solve many problems. It can buy comfort, opportunity, education, travel, medical care, security, entertainment, influence, and freedom from many daily pressures. Entire societies are organized around the pursuit of wealth because people naturally believe that having more money will improve their lives.

And to some extent, that is true.

Poverty brings real hardship. Financial instability creates stress. Scripture never romanticizes unnecessary lack or suffering. In fact, the book of Proverbs repeatedly praises diligence, wise planning, productivity, generosity, and good stewardship.

But Proverbs also says something astonishing. It says wisdom is worth far more than wealth.

God says:

“How much better to get wisdom than gold!” (Proverbs 16:16, ESV)

Not slightly better. Not just spiritually better. But in EVERY aspect of the things we value in this life: Better!

The book of Proverbs repeatedly returns to this idea: Wisdom is one of the greatest treasures a human being can possess because Wisdom protects and guides every other area of life.

Gold can be lost. Wisdom helps you recover.

Money can be stolen. Wisdom helps you rebuild.

A foolish person can inherit enormous wealth and destroy both themselves and their inheritance within a few years. History is full of people who acquired fame, beauty, power, talent, or financial success, only to ruin their lives because they lacked wisdom.

This is one reason sudden wealth often destroys people. Because if you don't get wisdom in proportion to the wealth you acquire, the wealth will destroy everything you value.

Winning the lottery sounds like a dream to many people. Yet studies repeatedly show that many lottery winners eventually experience:

- broken relationships,
- addiction,
- depression,
- financial collapse,
- anxiety,
- isolation,
- and emotional instability.

Why?

Because wealth amplifies character.

Money is powerful, but it does not automatically produce wisdom, discipline, peace, or good judgment. In fact, wealth without wisdom often increases a person's ability to act foolishly on a larger scale.

A foolish poor person may damage their own life. A foolish wealthy person may damage their own life faster, along with many other lives. This is why God (in His love letter to us: the Bible) places such enormous emphasis on wisdom first.

Wisdom helps a person properly handle:

- money,
- relationships,
- success,
- conflict,
- opportunity,
- sexuality,
- influence,
- adversity,
- and responsibility.

Without wisdom, blessings themselves can become dangerous. A powerful example of this can be seen in something as simple as fire.

Fire is immensely valuable when properly controlled. It can heat homes, cook food, power engines, and produce electricity. Entire civilizations depend on it. But outside its proper boundaries, fire becomes destructive.

Wisdom works much the same way. Many things in life are not inherently evil:

- money,
- ambition,
- desire,
- pleasure,
- influence,
- success,
- even strong emotions.

But without wisdom, these things easily move outside their proper boundaries and begin damaging the people trying to enjoy them.

This is why wisdom is so deeply practical. Wisdom is not merely information. It is skill in living.

The Hebrew word for wisdom in Proverbs is often associated with craftsmanship—the skill of someone who knows how to build something properly. A master craftsman understands how materials actually behave. He respects reality. He works with it instead of against it.

A wise person learns to live the same way. They gradually learn:

- what builds trust,
- what destroys trust,
- what strengthens relationships,
- what weakens them,
- what creates peace,
- what produces chaos,
- what leads toward stability,
- and what quietly moves life toward ruin.

This kind of wisdom cannot be acquired instantly. It usually develops slowly.

And that is difficult for modern people because we are surrounded by a culture of immediacy. Nearly everything in modern life encourages us to pursue quick gratification:

- quick entertainment,
- quick success,
- quick pleasure,
- quick outrage,
- quick comfort,
- quick recognition,
- quick wealth.

But wisdom is usually formed slowly through:

- humility,

- correction,
- discipline,
- patience,
- suffering,
- obedience,
- reflection,
- and learning to trust God more and more over time.

One reason wisdom is so valuable is: **it cannot easily be counterfeited.** Many things can temporarily create the appearance of success. Charm can. Talent can. Physical attractiveness can. Aggression can. Manipulation can. Even dishonesty can produce short-term gains.

But wisdom produces something much more durable: **a life that increasingly works the way it was designed to work.** Not perfectly. Not without hardship. But steadily.

That steady quality matters more than many people realize.

A foolish life often swings wildly between emotional highs and devastating lows. Impulsiveness creates instability. Pride blinds people to danger. Uncontrolled desires pull them into destructive decisions. Refusal to accept correction keeps them trapped in repeating the same mistakes.

Wisdom slowly interrupts that cycle. It teaches people to think long-term. It teaches them to pause before acting. It teaches them to recognize danger earlier. Wisdom teaches us to distrust impulses that promise immediate gratification at the expense of long-term flourishing.

Most importantly, wisdom teaches people to trust God's understanding above their own.

This is where many people struggle.

Human beings naturally want autonomy. We want to define reality for ourselves. We want God to approve our desires rather than correct them. We want freedom without consequences.

But reality does not work that way. Sooner or later, everyone submits to reality. The wise submit early. The foolish submit late. And often painfully.

This is why Proverbs says: "The fear of the Lord is the beginning of wisdom."

That does not mean God wants human beings to live in constant terror of Him. It means wisdom begins when we finally recognize that God understands reality more accurately than we do. (Because He created it to reflect His character, so that we might share life in intimate fellowship with Him.)

He sees farther than we see. He understands consequences we cannot yet perceive. He warns us because He wants to protect us.

A loving parent does not warn a child about fire because the parent hates the child's freedom. The warning exists because the parent understands consequences the child does not yet fully appreciate.

In much the same way, God's wisdom is protective. This is one reason wisdom produces peace. A wise person gradually becomes less enslaved to:

- impulsiveness,
- emotional chaos,
- envy,
- greed,
- pride,
- lust,
- and fear.

They become more stable because they are increasingly living in harmony with reality instead of constantly fighting against it.

That harmony is worth more than gold.

Gold can buy temporary comfort. Wisdom can preserve an entire life.

Gold may attract admiration. Wisdom earns trust.

Gold may produce temporary pleasure. Wisdom produces stability, peace, discernment, resilience, and long-term flourishing.

And perhaps most importantly of all: **wisdom helps a person walk closely with God Himself.**

That is the greatest treasure wisdom offers.

Because ultimately, wisdom is not merely about avoiding destruction or becoming successful.

Wisdom is about learning to live in growing alignment with the God who designed reality, loves us deeply, and continually invites us into life rather than ruin. Do you see the importance of consciously choosing life over ruin? Do you understand that choice requires you to trust God enough to take refuge in His wisdom, and let Him share that with you? Can you feel wisdom becoming something that is personal and relational?

# Chapter 3

## The Journey Ahead

Before we continue, it may be helpful to pause and consider where this book is headed.

Whenever we begin a journey, it is wise to understand both the destination and the path that leads there.

Imagine preparing for a long trip into unfamiliar territory. You would want a map. You would want to know where you are going, why the destination matters, and what you should expect along the way.

That is the purpose of this chapter.

In the first two chapters we have considered two foundational truths.

First, life often falls apart when we ignore the way reality actually works.

Second, wisdom is more valuable than gold because wisdom teaches us how to live successfully within the reality God created.

But those truths raise an obvious question: If wisdom is so valuable, what exactly are we pursuing? The answer may be simpler than many people realize.

Ultimately, we are pursuing God Himself.

That may sound surprising at first.

Many people think wisdom is primarily about:

- making better decisions,
- avoiding mistakes,
- managing money wisely,
- improving relationships,
- or becoming more successful.

Wisdom certainly affects all those things. But Scripture presents wisdom as something much deeper.

Listen carefully to what God says:

"Then you will understand what it means to fear the LORD, and you will gain knowledge of God. For the LORD grants wisdom! From his mouth come knowledge and understanding." (Proverbs 2:5-6, NLT)

Notice where wisdom ultimately leads. Not merely to better decisions. Not merely to practical success. Wisdom leads to the knowledge of God.

That has been God's desire from the beginning. God did not create us merely to survive. He did not create us merely to accumulate possessions. He did not create us merely to avoid pain. He created us for relationship with Himself.

Jesus expressed this beautifully when He prayed to His Father:

"Now this is eternal life, that they [us] may [experientially] know You, the only true God, and Jesus Christ, whom You have sent. " (John 17:3, ESV)

That is why this book is not simply a collection of principles for successful living. Nor is it merely a study of the book of Proverbs.

This book is an invitation to learn how God designed reality and how He lovingly teaches His children to live within it with Him.

The more we understand His wisdom, the more we understand His character, the better we get to know and experience who He really is. This is how we engage the eternal life Jesus is talking about.

The more we understand His character, the more we trust Him. And the more we trust Him, the more we flourish in the reality He created.

Throughout this book, we will return repeatedly to a simple but profound idea: **Reality reflects the character of its Creator.**

God designed reality to work in certain ways. Truth matters because God is truthful. Faithfulness matters because God is faithful. Generosity matters because God is generous. Integrity matters because God is righteous. Love matters because God is love.

Wisdom, therefore, is learning to live in harmony with the character of God, and God Himself, as expressed through the reality He created.

Foolishness is resisting that reality.

This explains why wisdom affects every area of life.

Reality is not divided into:

- spiritual life,
- family life,
- work life,
- financial life,
- and relationship life.

God designed all of it. Therefore His wisdom applies to all of it.

Over the chapters ahead, we will explore how God's wisdom touches nearly every aspect of human experience. We will begin by examining how wisdom is acquired and why humility is essential to receiving it.

We will discover why teachable people grow while proud people stagnate.

We will learn why delayed gratification is one of the most powerful principles in all of Proverbs.

We will examine the influence of friends, mentors, and companions, and why God repeatedly warns us to choose our relationships carefully.

We will explore the power of words to heal or destroy, encourage or discourage, build up or tear down.

We will study God's wisdom regarding work, diligence, money, stewardship, and wealth—not merely how to accumulate resources, but how to use them in ways that honor God and bless others.

We will look at how God wants us to participate in His plans to bless our marriage, family, parenting, and human relationships.

We will examine temptation, self-control, integrity, and character.

We will explore suffering, correction, discipline, and adversity, discovering how God often uses difficult experiences to produce wisdom and maturity.

And throughout it all, we will repeatedly return to the greatest theme of Scripture: God's desire to bring people into fellowship with Himself. This is really important to recognize.

The ultimate goal of wisdom is not merely becoming smarter. The ultimate goal of wisdom is not merely avoiding mistakes. The ultimate goal of wisdom is not merely achieving success. **The ultimate goal of wisdom is becoming the kind of person God created you to be.**

Or, stated another way: The goal of wisdom is increasing your conformity to Jesus Christ.

The New Testament tells us that Christ is "the wisdom of God" (1 Corinthians 1:24).

In Him "are hidden all the treasures of wisdom and knowledge" (Colossians 2:3).

The more we grow in wisdom, the more we become like Him.

And the more we become like Him, the more we experience the life God intended for His children.

That is the journey ahead. It is a journey toward wisdom. A journey toward reality. A journey toward flourishing. A journey toward Christ.

Most importantly, it is a journey toward a deeper relationship with the God who loves you more than you can imagine and who delights in teaching His children how life actually works.

And as we will discover throughout the chapters ahead, that journey truly is better than gold.

# Chapter 4

## The Beginning of Wisdom

If wisdom is so valuable, then where does it begin?

The book of Proverbs gives a surprisingly direct answer:

“Fear of the LORD is the foundation of wisdom. Knowledge of the Holy One results in good judgment.” (Proverbs 9:10, NLT)

That statement has confused many people.

To modern ears, the phrase “fear of the Lord” can sound harsh, oppressive, or emotionally distant. Some imagine it means living in constant terror of God, as though He delights in intimidation or emotional control.

But that is not what Scripture means.

God’s infinite holiness and transcendence *is* awesome and extremely intimidating. But in many ways, the fear of the Lord simply means taking reality seriously because God Himself designed it to reflect His holy character and He takes it very seriously—and He superintends its administration (because He cannot deny Himself).

It means recognizing that God is not merely offering opinions about life. He is describing reality as it actually is; and it definitely has consequences for not taking it seriously. These consequences should not surprise us; after all, are you surprised about what will happen if you step off the top a very tall building? Same God. Same reality.

And because He loves us (far more than we could possibly imagine), He warns us when our choices move us toward harm and damaging our future.

A loving father warns his child not to touch a hot stove. Not because the father hates freedom, but because he understands consequences the child does not yet fully appreciate.

The child may interpret the warning as restriction. The father understands it as protection.

Human beings often misunderstand God in much the same way.

We frequently interpret His wisdom as limitation when it is actually preservation.

The fear of the Lord begins when we finally realize: God understands reality more accurately than we do.

That realization changes everything.

Until that point, human beings tend to approach life as though they themselves are the center of wisdom. We trust our impulses. We trust our emotions. We trust our desires. We trust our ability to define good and evil for ourselves.

But eventually reality humbles all of us.

Sooner or later, every person discovers that reality does not reorganize itself around human preference. Gravity continues working whether someone respects it or not. Fire continues burning whether someone believes in consequences or not.

And moral reality continues producing predictable outcomes whether you approve of those outcomes or not. That is why foolishness is ultimately so dangerous. Foolishness is not merely “breaking religious rules.” Foolishness is attempting to violate reality itself.

For a while, that may appear to succeed. A person may ignore God’s counsel and still seem prosperous, admired, powerful, attractive, or successful. But Proverbs repeatedly warns us not to judge by appearances alone because reality is patient.

Consequences often unfold slowly. A tree may appear healthy while rot quietly spreads through its center. A building may look stable long before hidden structural weaknesses begin producing cracks.

In much the same way, a human life can appear successful externally while internally moving steadily toward collapse.

God sees what we often refuse to see. That is one reason Scripture repeatedly connects wisdom with humility. Pride insists: “I already know.” Humility says: “Teach me.” Pride resists correction. Humility welcomes it.

Pride assumes consequences can somehow be escaped. Humility recognizes reality and adjusts accordingly. This is why truly wise people are often remarkably teachable. They are not teachable because they lack intelligence. They are teachable because they understand how easy it is for human beings to deceive themselves.

One of the most dangerous forms of foolishness is self-deception. People often see clearly what is wrong in others while remaining almost completely blind to patterns destroying their own lives. A proud man may recognize arrogance everywhere except in himself. A greedy person

may constantly justify their greed as “ambition.” A bitter person may believe they are merely “telling the truth.” A lazy person may endlessly explain why their lack of discipline is someone else’s fault.

Human beings are remarkably creative at defending behaviors that are quietly harming them.

That is why wisdom requires honesty. Not merely honesty with other people, but honesty before God.

Wisdom begins growing rapidly when a person finally becomes willing to say: “Lord, perhaps the problem is not reality. Perhaps the problem is me.”

That can be painful. But it is also the beginning of freedom. Because God does not expose foolishness in order to humiliate us. He exposes it in order to heal us.

That distinction matters enormously.

Many people secretly imagine God as primarily angry, eager to condemn, constantly waiting for failure. But the entire tone of Proverbs points in a different direction. Again and again, God warns because He wants to preserve life.

His wisdom is protective. His correction is protective. His discipline is protective. Even His rebukes are expressions of love,...and if you will think about it: they are expressions of mercy.

A parent who never corrects a child does not truly love that child. Indifference is not love. Love intervenes before destruction fully unfolds. God’s wisdom works much the same way.

This is why Scripture repeatedly invites us to seek wisdom aggressively. Consider the fatherly tone, full of love and desire for your blessing in these verses from the second chapter of Proverbs:

My child, listen to what I say, and treasure my commands.  
Tune your ears to wisdom, and concentrate on understanding.  
Cry out for insight, and ask for understanding.  
Search for them as you would for silver; seek them like hidden treasures.  
Then you will understand what it means to fear the LORD, and you will gain knowledge of God.  
For the LORD grants wisdom! From his mouth come knowledge and understanding.  
He grants a treasure of common sense to the honest. He is a shield to those who walk with integrity.  
He guards the paths of the just and protects those who are faithful to him.  
Then you will understand what is right, just, and fair, and you will find the right way to go.

For wisdom will enter your heart, and knowledge will fill you with joy.  
Wise choices will watch over you. Understanding will keep you safe.  
(Proverbs 2:1-11, NLT)

God not only wants you to find wisdom, insight and understanding, but He wants you to want it. It's not just that He wants you to desire it more than "silver" and more than "hidden treasure," but He wants you to recognize that wisdom is a very great treasure, so when you get it, you will hold onto it with much gratefulness. Then it will lead you to walk in integrity, and in that way it will be a shield to protect you. The understanding you will get from it are knowing what is right, and just, and fair, which will in turn lead you in the way of God's greatest blessing for you.

And don't overlook the promise to have your heart filled with joy.

So, in Proverbs God does not describe wisdom as a minor improvement to life. He describes wisdom as treasure.

"Blessed is the one who finds wisdom,...for the gain from her is better than gain from silver and her profit better than gold." (Prov. 3:13-14)

That is an astonishing statement.

Most human beings spend enormous energy pursuing:

- money,
- status,
- comfort,
- appearance,
- entertainment,
- recognition,
- and security.

Yet God says wisdom is more valuable than all of them. Why? Because wisdom protects and guides every one of those areas.

**Without wisdom:**

- **wealth becomes dangerous,**
- **success becomes corrupting,**
- **pleasure becomes addictive,**
- **freedom becomes chaotic,**
- **and relationships become unstable.**

But with wisdom, human beings slowly learn how life actually works. And money becomes an exercise in the wisdom of godly stewardship; an exercise shared personally with your Creator.

When you have wisdom, you will begin seeing consequences earlier. You become slower to act impulsively. You become more willing to listen. More willing to learn. More willing to admit error. More willing to let God reshape you.

This process rarely happens instantly. In fact, one of the most important things to understand about wisdom is that wisdom is usually formed gradually.

Modern culture celebrates immediacy. Instant gratification. Instant success. Instant influence. Instant answers. Instant pleasure.

**But God often develops wisdom slowly.** Why? Because God is not merely trying to improve our decision-making. He is shaping our character. And character formation almost always takes time.

A person can acquire money quickly. A person can acquire fame quickly. A person can acquire information quickly. But wisdom usually develops through:

- correction,
- perseverance,
- failure,
- humility,
- obedience,
- suffering,
- prayer,
- reflection,
- and learning to trust God over long periods of time.

That process can feel frustratingly slow. Especially when we desperately want immediate clarity.

Often when people ask God for wisdom, they expect Him to instantly reveal the entire future. But many times God guides differently. Instead of giving a complete roadmap, He usually gives us just enough light for the next step.

That requires trust. And trust is one of the deepest themes in wisdom.

The foolish person continually insists: “I will trust myself.”

The wise person increasingly says: “God sees farther than I do.”

That posture changes how people make decisions.

It changes:

- relationships,

- finances,
- work,
- sexuality,
- speech,
- priorities,
- habits,
- and long-term direction.

Little by little, wisdom begins reshaping an entire life.

And something else begins happening as well. A wise person gradually becomes more peaceful. Not because life becomes easy. **But because they are no longer constantly fighting reality.**

The foolish person continually collides with reality and then becomes angry about the collision. The wise person increasingly cooperates with reality as God designed it.

That cooperation produces stability. Not perfection. Not immunity from suffering. But stability.

There is tremendous peace in finally learning that God's wisdom is not designed to impoverish human life, but to enrich it. God is not trying to keep us from flourishing. He is trying to teach us where flourishing is actually found. **And that is why the fear of the Lord is the beginning of wisdom.** Because wisdom begins the moment we finally become humble enough to let God teach us how life actually works.

If you have read this far, that is evidence that you are genuinely interested in taking God up on what He has to offer. In that case, you will likely find the rest of this book more valuable for increasing the quality of your life than a lot of gold.

# Chapter 5

## The Great Obstacle to Wisdom

If wisdom is so valuable, why do so many people fail to pursue it?

If wisdom protects us from needless suffering, why do we repeatedly choose foolishness instead?

If God lovingly offers wisdom, why do human beings so often ignore His counsel?

The answer may be uncomfortable, but Scripture speaks about it repeatedly. The greatest obstacle to wisdom is pride. Pride is far more dangerous than most people realize.

Many people think of pride only as arrogance, boasting, or self-importance. Certainly pride can appear that way. But biblical pride is much deeper than that.

At its core, pride is resistance to God. It is the quiet belief that we know better. It is the assumption that our perspective is sufficient. It is the impulse that says: "I will decide for myself what is true." "I will decide for myself what is right." "I will decide for myself what is best."

Pride is humanity's oldest problem. In fact, it was present at the very beginning. In the Garden of Eden, the temptation was not merely to eat forbidden fruit. The deeper temptation was to reject God's wisdom and replace it with human judgment.

The serpent's promise was simple: "You can decide for yourself." Ever since then, human beings have been remarkably attracted to the idea that we can successfully navigate reality apart from the One who created it.

Yet Proverbs repeatedly warns us that this path leads to destruction.

"There is a way that seems right to a man, but its end is the way of death." (Proverbs 14:12)

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

Notice these two verses carefully. The problem is not that the path appears obviously foolish. The problem is that it seems right. Most foolishness feels reasonable at the beginning. Most destructive decisions come wrapped in convincing arguments. That is why pride is so dangerous.

Pride blinds.

A person who knows they are lost can ask for directions. A person who knows they are sick can seek treatment. A person who knows they need wisdom can pursue it.

But pride convinces people they are already seeing clearly, or they can figure it out for themselves. As a result, they continue moving toward danger while confidently assuring themselves that they are making progress, and everything is fine.

This is one reason God places such a high value on humility. God is glorified when people live in a community helping each other. He purposely does not give any one person the complete solution but instead spreads the necessary expertise across many people so we will work together to find solutions. People who live this way actually enjoy life more. It make one wonder if the independent spirit really is a good thing.

Humility is not self-hatred. Humility is not weakness. Humility is not thinking less of yourself. **Humility is seeing yourself truthfully.** Humility recognizes both our strengths and our limitations. It understands that human beings are wonderfully created by God, yet profoundly capable of self-deception.

Humility says: "Perhaps there is something I do not see." "Perhaps God understands this better than I do." "Perhaps I need correction."

Those simple attitudes open the door to wisdom.

Pride slams the door shut.

One of the remarkable characteristics of wise people is that they remain teachable. As a matter of fact, the most successful people tend to be the most teachable and desire to get help.

Even after decades of experience. Even after significant success. Even after acquiring knowledge and expertise. They understand that reality is larger than their understanding of it. Because of this, wise people continue learning. They continue asking questions. They continue listening. **Most importantly, they continue allowing God to correct them.**

This teachable spirit is one of God's greatest gifts. It protects us from becoming trapped inside our own blind spots. And every human being has blind spots.

Some people are blind to their anger. Some are blind to their greed. Some are blind to their selfishness. Some are blind to their pride. Others are blind to wounds they have carried for years.

Without God's help, these hidden issues quietly influence decisions, relationships, priorities, and behaviors.

But the issue goes deeper.

In the third chapter of the Gospel of John, Jesus makes a profound and extremely important observation. Speaking of Himself as the Son of God he says,

“For God did not send his Son into the world to condemn the world, but in order that the world might be saved through him. Whoever believes in him [the Son] is not condemned [by God], but whoever does not believe is condemned already, because he has not believed in the name [the identity and reputation] of the only Son of God. And this is the judgment: the light has come into the world, and people loved the darkness rather than the light because their works were evil. For everyone who does wicked things hates the light and does not come to the light, lest his works should be exposed. But whoever does what is true comes to the light, so that it may be clearly seen that his works have been carried out in God” (John 3:15-21, ESV).

There are several important observations to notice in the above proclamation of Christ.

- God’s desire and plan is to save you from eternal condemnation
- To accept God’s salvation, you must do so by believing in [trusting in] the actual identity and work of Jesus Christ
- Jesus is the light who shines on those who will let it [Him] shine on them to expose their sin and save them from its consequences
- Some people [unwisely] choose to run from this light because they do not want to have their evil deeds exposed by the light and they do not want to abandon those evil deeds

The realization here is that some people treasure the ability to do evil more than they treasure the righteousness of Christ. So, they reject this deliverance. That rejection is the **ULTIMATE** obstacle to wisdom.

To reject Jesus Christ is to reject the wisdom of God. (1 Cor 1:24, Col 2:3, John 14:6)

And what drives that rejection? It is our greater love for independence FROM God and the perceived right to choose and enjoy evil. This is source of the pride that carries us down the life-paths of foolishness—and eventually into the destruction that foolishness seeks.

That is why Scripture repeatedly invites us into honest self-examination. Not because God wishes to condemn us. But because He wishes to heal us.

God never reveals our weaknesses to humiliate us. He reveals them because He loves us.

A skilled surgeon identifies disease so healing can begin. A loving Father identifies foolishness so growth can begin.

One of the most encouraging truths in all of Scripture is that **God is not looking for perfect people.**

**He is looking for teachable people.**

That should encourage every one of us. Most readers of this book can probably identify areas where they have acted foolishly. I certainly can.

If becoming wise required a flawless past, none of us would qualify. The good news is that wisdom does not begin with perfection. Wisdom begins with honesty. It begins when we stop defending ourselves long enough to hear God's voice. It begins when we stop explaining away our mistakes.

It begins when we become willing to say: "Lord, forgive me. Lord change me. Lord teach me."

That simple prayer has transformed countless lives.

1 John 1:9 says,

"If we confess our sins, he is faithful and just to forgive us our sins and to cleanse us from all unrighteousness" (ESV).

Taking God up on this offer is wise; declining it (or thinking it is unnecessary) is foolish.

In fact, it may be one of the most powerful prayers a person can pray. Because God delights in giving wisdom.

Think about that for a moment.

The Creator of the universe wants to cleanse you, heal you, and teach you. The God who designed reality wants to help you understand it [and Him]. The God who loves you more than you can imagine wants to protect you from needless suffering and lead you into flourishing.

What loving Father would not want that for His children?

This is why James writes:

"If any of you lacks wisdom, let him ask God, who gives generously to all without reproach." (James 1:5)

As Jesus points out,

“Or which one of you, if his son asks him for bread, will give him a stone? Or if he asks for a fish, will give him a serpent? If you then, who are evil, know how to give good gifts to your children, how much more will your Father who is in heaven give good things to those who ask him!” (Matthew 7:9-11)

Notice what these verses do not say. They don't say God gives wisdom reluctantly. They don't say God gives wisdom only to scholars. They don't say God gives wisdom only to people who have never failed.

God says He gives generously. God forgives [because Christ has already paid the price for] when we fail morally.

God desires to direct us to the ways of wisdom when we have been foolish. That is the heart of God. He wants His children to become wise. He wants us to learn how life actually works.

He wants us to experience the joy, peace, stability, and flourishing that come from living in harmony with the reality He created.

But pride often stands in the way.

Pride says: "I already know."

Humility (wisdom) says: "Teach me."

Pride says: "I can handle this myself."

Humility (wisdom) says: "I need God's help."

Pride trusts self. Humility (wisdom) trusts God.

And that is why humility is the doorway through which wisdom enters. And that is why pride is the doorway into foolishness and the harm it causes.

As long as we insist on being our own ultimate authority, wisdom remains distant.

But when we become humble enough to listen, God begins teaching us. Little by little. Day by day. Decision by decision. And before long, something remarkable begins to happen. We discover that God's wisdom is not merely making us smarter. It is making us more like His Son.

That is where wisdom has always been leading. Not merely toward better decisions. But toward deeper fellowship with God and greater transformation into the image of Christ.

And that journey begins with a humble heart willing to say: "Father, teach me."

When we say that wisdom is a life-long journey, we are ultimately describing a journey that leads us to Jesus Christ Himself. Jesus did not merely come to teach wisdom; He is the wisdom of God in human form. He came to rescue us from the ultimate consequences of our foolishness, to reconcile us to God, and to show us the path that leads to life.

That is why Jesus could say, "I am the way [wise life-trajectory], and the truth, and the life. No one comes to the Father [God] except through me" (John 14:6, ESV). He is not merely showing us the path; He is the path. He is not merely explaining reality; He is the One through whom reality was created and by whom it is sustained.

The wonderful news of the Gospel is that God does not ask us to clean ourselves up before coming to Him. He already knows every failure, every foolish choice, every regret, and every sin. Yet because of His great love, He made a way for us to be completely forgiven and welcomed into His family, if we will be open to wanting that.

Jesus died so we could approach the infinite God as highly favored children. And this is important: we do not come before God adorned in our failures, but we come before Him covered in the FULL righteousness of Jesus Christ Himself.

After all (after all our failures and our foolishness), God proclaims, "For our sake He [God the Father] made Him [Jesus] to be sin who knew no sin, so that in Him [Jesus] we might become the righteousness of God" (2 Corinthians 5:21, ESV).

This is where wisdom truly begins. It begins when we humbly acknowledge our need, trust God's provision through Jesus Christ, and allow Him to teach us how life actually works. To embrace that invitation is the wisest decision a person can ever make. To reject it is the greatest act of foolishness imaginable.

And from that moment forward, the journey of wisdom becomes something far more wonderful than merely learning better principles for living. It becomes a daily walk with a loving Father who delights in guiding His children into truth, joy, flourishing, and deeper fellowship with Himself.

# Chapter 6

## Seeking Wisdom Like Hidden Treasure

If wisdom is truly better than gold, then one question naturally follows:

How do we get it?

Thankfully, God does not leave us guessing.

In Proverbs chapter 2, God gives one of the clearest descriptions in all of Scripture of how a person acquires wisdom:

"My child, **listen** to what I say, and **treasure** my commands. **Tune** your ears to wisdom, and **concentrate** on understanding. **Cry** out for insight, and **ask** for understanding. **Search** for them as you would for silver; **seek** them like hidden treasures. Then you will understand what it means to fear the LORD, and you will gain knowledge of God. For the LORD **grants** wisdom! **From his mouth** come knowledge and understanding."  
(Proverbs 2:1-6, NLT)

Notice something important. God does not describe wisdom as something that accidentally happens to people. He describes wisdom as something that must be pursued.

Listen.

Treasure.

Tune your ears.

Concentrate.

Cry out.

Ask.

Search.

Seek.

These are the actions of someone looking for something extremely valuable.

Suppose someone credibly told you that a chest filled with gold coins was buried somewhere on your property. How seriously would you search for it?

Would you look for a few minutes and then give up? Would you casually stroll around the yard hoping to stumble across it? Of course not. You would search diligently because you believe the treasure is worth finding.

God says wisdom deserves even greater effort. That should stop us in our tracks.

Many people spend years pursuing:

- money,
- career advancement,
- education,
- investments,
- hobbies,
- recognition,
- and entertainment.

None of those things are necessarily wrong. In fact, some of them can be very good.

But God says there is something even more valuable: Wisdom.

And notice what happens when wisdom is sought.

God says:

"Then you will understand what it means to fear the LORD, and you will gain knowledge of God." (Proverbs 2:5, NLT)

That verse reveals something profound. The ultimate reward of wisdom is not merely better decision-making. The ultimate reward is knowing God. This has been God's desire from the beginning. He did not create us merely to follow rules. He created us for relationship.

Jesus said:

"And this is the way to have eternal life—to know you, the only true God, and Jesus Christ, the one you sent to earth." (John 17:3, NLT)

Notice that eternal life is not first described as a place. It is also not valuable because of its longevity. Eternal life lasts forever because of its quality, its worth. And nothing has more quality or more worth than having a vibrant relationship with God that continually increases in intimacy. In other words, life is all about growing closer in relationship to God.

Eternal life is described as a relationship.

To know God.

This is why wisdom is so valuable.

Wisdom teaches us how reality works because reality itself reflects the character of its Creator. The more we understand God's wisdom, the more we understand God's heart. The more we understand God's heart, the more we trust Him. And the more we trust Him, the more we are willing to follow Him. **That is why wisdom is never merely intellectual.**

A person can accumulate enormous amounts of information and still live foolishly. Many highly educated people make disastrous decisions. Many brilliant people destroy relationships, squander opportunities, and create needless suffering. Why? Because wisdom is not merely knowing facts.

Wisdom is learning to see life from God's perspective and then ordering our lives accordingly. That kind of wisdom comes from God Himself.

Notice what Proverbs says next:

"For the LORD grants wisdom! From his mouth come knowledge and understanding."  
(Proverbs 2:6, NLT)

This is tremendously encouraging. Wisdom is not something we manufacture. Wisdom is something God gives.

That means no reader of this book is excluded. You do not need extraordinary intelligence. You do not need advanced education. You do not need wealth. You do not need an honorable past. You need a teachable heart. You need the humility to ask.

James echoes this same promise:

"If you need wisdom, ask our generous God, and he will give it to you. He will not rebuke you for asking." (James 1:5, NLT)

What a remarkable promise. God is not irritated by our need for wisdom. He expects it. He wants it. He wants us to want it.

He knows we need His guidance. And He delights when His children come asking for help. That should encourage you.

Many of us can look back and see foolish decisions we wish we could undo. We see wasted opportunities. Broken relationships. Poor choices. Regrets.

But God does not say: "Come back when you've fixed yourself."

He says: "Come ask Me for wisdom."

And He promises to give it generously.

That is the heart of a loving Father. Not condemnation. Not rejection. Not ridicule. But guidance and provision, instruction and protection, growth and fellowship.

The pursuit of wisdom, therefore, is not ultimately the pursuit of principles. It is the pursuit of God Himself. And that pursuit is the greatest treasure a human being can ever discover.

God says to you:

"Take **my instruction** instead of silver,  
and knowledge rather than choice gold,

**for wisdom is better than jewels,  
and all that you may desire cannot compare with her."** (Proverbs 8:10-11)

At this point, the engaged reader will be asking, "So, specifically what do I do to get wisdom? Don't just tell me to seek it, tell me how to seek it, and what specifically am I seeking?"

Good news! That is what the rest of this book is about.

# Chapter 7

## The Doorway Called Correction

If you have been reading carefully, you may be thinking:

"Okay, I understand that wisdom is valuable. I understand that God wants me to seek it. I understand that wisdom ultimately leads me into a deeper relationship with God. But where do I actually begin?"

The book of Proverbs gives a surprisingly practical answer. You begin by learning how to respond when you are corrected. That may not sound very exciting.

Most people would rather learn how to:

- make more money,
- improve their relationships,
- find God's will,
- become more successful,
- or avoid major mistakes.

Yet Proverbs repeatedly returns to a simpler issue: What do you do when someone points out that you are wrong?

Listen to God's words:

"Whoever loves discipline loves knowledge, but he who hates reproof is stupid."  
(Proverbs 12:1, ESV)

That is one of the bluntest statements in all of Scripture. God is not trying to insult us. He is trying to wake us up. Why? Because our response to correction reveals whether we are moving toward wisdom or toward foolishness.

Notice what God does not say. He does not say that wise people never need correction. In fact, the opposite is true. Wise people need correction just as much as everyone else. The difference is not whether correction is needed. The difference is how it is received.

The fool resists correction. The wise person welcomes it.

This distinction appears throughout Proverbs.

"Do not reprove a scoffer, or he will hate you; reprove a wise man, and he will love you."  
(Proverbs 9:8, ESV)

Think about that for a moment. The same correction produces two completely different responses. One person becomes angry. The other becomes grateful. What makes the difference? Humility.

The wise person understands something that the fool does not.

None of us sees ourselves perfectly. Every one of us has blind spots. Every one of us has weaknesses. Every one of us has habits, assumptions, attitudes, and behaviors that we do not fully recognize.

That is why God often uses other people to help us see what we cannot see ourselves. This could be our spouse, parents, friends, pastor, employer, our children. The source is not always important. The question is: Will we listen?

This is where pride becomes dangerous. Pride whispers: "They don't understand." "They have no right to tell me what to do." "They're wrong." "I don't need advice."

Sometimes those statements may be true. Not every criticism is accurate. Not every counselor is wise. Not every correction is justified.

But a wise person asks a different question: "Lord, is there anything in this criticism that I need to hear?" That question opens the door to growth.

Notice what God promises:

"Give instruction to a wise man, and he will be still wiser; teach a righteous man, and he will increase in learning." (Proverbs 9:9, ESV)

The wise person becomes wiser because he remains teachable.

The fool remains foolish because he already believes he knows enough.

One of the great ironies of life is that the people who most need correction are often the least willing to receive it. And the people who receive correction most readily are often those who need it least.

The most teachable people continue growing. The least teachable people stagnate. This principle applies everywhere (marriage, parenting, business, ministry, friendships, business, finances, spiritual growth, ...everywhere) .

The people who flourish are usually the people who never stop learning. Why? Because they never stop being teachable.

Ultimately, this is not merely about listening to people. It is about listening to God. Many times God uses people as His instruments. And those people don't have to be Christians. Remember God spoke to Balaam through a donkey? (Numbers 22:28) And He used the person who was orchestrating the death of Jesus to prophesy for Him. (John 11: 49-52) My experience is that God often directs us through our non-Christian authorities (police, work supervisor, judge, parents, teachers, etc.).

His all-time favorite way to speak to us is by His Holy Spirit through His word when we are seeking His guidance.

One reason Scripture is so valuable is that it continually corrects us. It exposes attitudes we would otherwise justify. It reveals motives we would otherwise ignore. It confronts assumptions we would otherwise defend.

The writer of Hebrews says:

"For the word of God is living and active, sharper than any two-edged sword..."  
(Hebrews 4:12, ESV)

The Holy Spirit, using God's Word, has a remarkable ability to show us what is really happening inside our hearts. That can be uncomfortable. But it is also one of God's greatest gifts.

A dedicated physician must sometimes reveal disease before healing can begin. A loving Father must sometimes reveal foolishness before wisdom can grow. God's correction is never intended to destroy His children. It is intended to protect them.

Listen to the heart of God in Proverbs:

"My son, do not despise the LORD's discipline or be weary of his reproof, for the LORD reproves him whom he loves, as a father the son in whom he delights." (Proverbs 3:11-12, ESV)

Notice the reason. Because He delights in us.

Not because He enjoys criticizing us. Not because He relishes pointing out our failures. Not because He wants to shame us.

He corrects us because He loves us. The same Father who sent His Son to die for us is committed to helping us grow. That realization changes everything. Correction is no longer something to fear. It becomes something to welcome.

Because every correction received humbly becomes an opportunity for growth. Every correction received with a grateful heart becomes a step toward wisdom.

This is one reason the wisest people you will ever meet are often the most humble. They know they still have much to learn. They know God is still teaching them. They know they have not arrived. And because they remain teachable, they continue growing.

Perhaps that is where wisdom begins to become practical.

The next time someone offers correction, instead of immediately defending yourself, pause, and pray by asking: "Lord, is there something You want me to learn here?"

You may discover that God has just placed another piece of gold in your path.

Except it is better than gold.

It is wisdom.

# Chapter 8

## The People Who Should Help You Shape Your Future

Now that we have seen that wisdom begins with a teachable heart, another important question arises:

Who should we be in the habit of listening to? What voices are wise to pay attention to?

This may be one of the most practical questions in all of life. Whether we realize it or not, every one of us is being shaped by the people around us.

Which one of these is NOT influenced, affected, and changed by the by the people with whom we spend the most time? Our attitudes? Our priorities? Our habits? Our beliefs? Our expectations? Even our view of God?

The answer of course is that all of them are impacted for good or bad by those with whom we associate (including the authors we read).

God understands this. That is why the book of Proverbs repeatedly warns us to choose our companions carefully.

Listen to what God says:

"Whoever walks with the wise becomes wise, but the companion of fools will suffer harm." (Proverbs 13:20, ESV)

Notice the simplicity of that statement.

God does not say: "Whoever studies becomes wise." Nor does He say: "Whoever admires wise people from a distance becomes wise." He says: "Whoever walks with the wise becomes wise." Wisdom is often caught before it is taught.

**God designed human beings to learn through relationships.** Children learn from parents. Students learn from teachers. Apprentices learn from craftsmen. Believers learn from mature believers. This is one of God's primary methods for transferring wisdom from one generation to another.

And the opposite is also true.

God warns: "The companion of fools will suffer harm."

That is a sobering statement.

Notice that God does NOT say: "The companion of fools might suffer harm." He says: "will suffer harm." Why? Because foolishness is contagious. Not biologically contagious, but relationally contagious.

Here are some scarily sobering thoughts: Spend enough time around angry people and anger begins to feel normal. Spend enough time around cynical people and cynicism begins to sound wise. Spend enough time around immoral people and immorality begins to feel acceptable. Spend enough time around greedy people and greed begins to look reasonable.

The people around us help shape our understanding of what is normal. That is why our relationships matter so much. This principle appears throughout Scripture. The Apostle Paul writes:

"Do not be deceived: 'Bad company ruins good morals.'" (1 Corinthians 15:33, ESV)

God is warning us because He loves us. He knows that our companions often influence us far more than we realize. Many people imagine they are immune. They think: "I won't be affected." "I know what I believe." "I can handle it." Yet God repeatedly says otherwise.

The people closest to us are helping shape our future. This is not a reason to withdraw from the world. Jesus spent time with sinners. He loved all kinds of unwise people. He served all kinds of unwise people. He reached all kinds of unwise people.

The issue is not whether we interact with foolish people. The issue is who is influencing whom.

There is a difference between:

- loving a fool,
- helping a fool,
- ministering to a fool,

and

- taking a fool as a frequent companion, someone whose opinions and values we gradually and inevitably begin to absorb.

God repeatedly warns us in His word about this. Why? Because God wants to protect us.

Protecting us is one of the great themes of the Bible. God is not trying to restrict our lives. He is trying to protect our future.

A loving father warns his son about dangerous companions because he can often see consequences that the son cannot yet see. God does the same.

One of the wisest questions we can ask ourselves is: Who are the people shaping me right now? Whose voices do I listen to most? Whose approval matters most to me? Whose example am I following?

Stop a minute and ask yourself those questions.

Those questions can be uncomfortable. But they are important. Because every one of us is walking with someone.

The good news is that God has provided wise companions for His children.

In your life, where have you found wise voices and seen them walking in wisdom?

- People in your church?
- Mature believers?
- Mentors?
- Teachers?
- Godly friends?
- Who else?

None of these are perfect. But God often uses them to help us grow.

One of the greatest gifts a person can receive is a wise friend who loves them enough to tell them the truth.

Listen to what Proverbs says:

"Faithful are the wounds of a friend; profuse are the kisses of an enemy." (Proverbs 27:6, ESV)

A true friend is not merely someone who agrees with us. A true friend helps us become wiser. Sometimes that requires encouragement. Sometimes it requires correction. Sometimes it requires uncomfortable honesty. But it always flows from genuine care.

This is exactly how God treats us. The friendships God encourages are not merely pleasant relationships. They need to be constructive relationships that help us become more like Christ. That is one reason the Church is so important.

Do you think God intends His children to pursue wisdom alone? No, He designed us to grow together. To encourage one another. To teach one another. To correct one another. To strengthen one another. To help one another walk faithfully with Him.

The goal is not merely having friends. The goal is having companions who help us walk toward God rather than away from Him. Ultimately, this may be the deepest reason wise companionship matters. Wise people help us hear God's voice more clearly. They remind us of His promises. They encourage us when we are discouraged. They challenge us when we drift. They help us see blind spots we cannot see ourselves.

And they point us toward Christ. That is exactly what the best companions in your life should do.

As you continue pursuing wisdom, ask God to bring wise people into your life. Ask Him to help you recognize those from whom you should learn. Ask Him to help you become the kind of person who encourages wisdom in others. Because one of the greatest blessings God gives His children is not merely wise principles. It is wise people.

And often those people become some of God's greatest instruments for helping us discover that His wisdom truly is better than gold.

As important as choosing wise companions is, there is still an influence that is even wiser and we really cannot afford to allow this influence to be undervalued.

Specifically, what if you could ask God to share all His important insights with you as you face the various challenges and decision points in your life?

Well, the good news is: YOU CAN! God spent over a thousand years working intimately with many different prophets through which He wrote the books of the Bible.

Why?

Because He wants you to know what His thoughts and preferences are regarding what you should think and do about the decisions and challenges that face you in life.

A truly wise person will frequently spend quality time studying and praying about the counsels of God that are revealed to you throughout His word, the Bible.

A great place to start: Frequent thoughtful, prayerful reading particularly of the Book of Proverbs may be the single most effective voice you could listen to if you want to become truly wise. It is MUCH better than gold.

# Chapter 9

## The Wisdom of Waiting

One of the most important questions in life is surprisingly simple: Would you rather have a small reward now or a much greater reward later?

Most of us would immediately answer: "A much greater reward later."

But our daily choices often tell a different story. Again and again, human beings exchange long-term blessings for short-term pleasures. We know we should save money, but we spend impulsively. We know we should exercise, but we choose comfort. We know we should study, but we choose entertainment. We know we should forgive, but we hold onto bitterness. We know we should tell the truth, but we choose a convenient lie. We know we should obey God, but we pursue immediate fleshly desires instead.

The book of Proverbs repeatedly addresses this struggle. Although it uses different examples, the underlying principle appears throughout the book: Wise people are willing to sacrifice immediate gratification in order to receive something far better later. Foolish people do the opposite.

Listen to God's words:

"Precious treasure and oil are in a wise man's dwelling, but a foolish man devours it."  
(Proverbs 21:20, ESV)

Notice the contrast. The wise person accumulates. The fool consumes.

The wise person thinks ahead, and plans for the future. The fool thinks only about the present moment, and lives by impulses of the moment.

The wise person considers future consequences. The fool focuses on immediate desires.

**These simple differences explain an astonishing amount of human behavior.**

In fact, it helps explain much of the suffering we see around us. Many of life's greatest regrets could begin with the words: "I knew better."

People often know the wise course. The problem is that the wise course frequently requires patience. And patience can be difficult.

God understands this. That is why Scripture repeatedly encourages us to think beyond the present moment.

Consider another proverb:

"The plans of the diligent lead surely to abundance, but everyone who is hasty comes only to poverty." (Proverbs 21:5, ESV)

Notice God's emphasis: diligence, planning, patience, and steady progress.

These qualities rarely make exciting headlines. Yet God repeatedly associates them with flourishing. Why? Because reality itself often rewards patience.

Farmers understand this. A farmer plants seeds months before harvest. He cannot rush the process. No amount of wishing produces mature crops overnight. The harvest comes later.

The same principle applies throughout life. Strong marriages are built over time. Trust is built over time. Character is built over time. Wisdom is built over time. Financial stability is built over time. Spiritual maturity is built over time.

God designed reality so that many of life's greatest rewards arrive gradually.

This is one reason foolishness is so attractive. Foolishness often promises immediate results. Foolishness promises immediate pleasure. Foolishness lures us into immediate comfort. Foolishness titillates us with immediate excitement. Foolishness tempts us with immediate relief.

Yet foolishness rarely mentions the eventual consequences.

God repeatedly warns us about this pattern:

"There is a way that seems right to a man, but its end is the way to death." (Proverbs 14:12, ESV)

Notice the word "end." God continually directs our attention toward long-term outcomes.

The fool sees only the beginning. The wise person considers the ending.

This may be one of the most practical definitions of wisdom: Wisdom asks, "Where does this path lead?"

Before making a decision, the wise person looks ahead. The wise person trusts God to give His best blessings, knows God wants them to walk with Him, prays for wisdom and fully expects God to give at least the next step toward glorious long-term outcomes. The wise person is excited to discover the blessings God has in store for them and invigorated by a vibrant personal relationship with their Lord and God as they work together to bring about those long-term blessings.

Here are some questions the wise person considers in prayer with God:

- If I continue spending this way, where will I be in ten years?
- What will happen to this important relationship if do, or do not, invest more time into seeking the best for the other person?
- If I continue speaking this way, what will happen to my relationships?
- If I continue feeding this habit, who will I become?
- If I ignore God in this matter and just do the best I can, where will this path lead?

These are wisdom questions. And they are remarkably powerful. Many bad decisions lose their appeal when viewed from the end rather than the beginning.

One reason God gives us His commandments is because He sees the ending before we do. He sees consequences hidden from our view. He sees dangers we overlook. He sees opportunities we would otherwise miss. That is why His commandments are expressions of love.

A loving Father warns His children because He can see farther down the road than they can. This is exactly how God relates to us.

Often His wisdom requires waiting. Waiting for answers. Waiting for opportunities. Waiting for healing. Waiting for guidance as you search Scripture for it. Waiting for provision. Waiting for growth.

Waiting can be frustrating. Especially in a culture that celebrates immediacy. We would prefer instant results. But God often works differently.

Consider what David wrote:

"Wait for the LORD; be strong, and let your heart take courage; wait for the LORD!"  
(Psalm 27:14, ESV)

Notice that waiting is not presented as weakness. It is presented as courage. It is a prelude to great strength. Sometimes the hardest thing a person can do is trust God enough to wait.

Yet some of God's greatest blessings are received only by those who learn patience.

This principle reaches its highest expression in our relationship with God. But it is a partnership. You are not waiting for God to do it for you, but you are waiting for God to reveal the next step He wants you take with Him.

The world continually offers immediate substitutes for what only God can ultimately provide. Temporary pleasure instead of lasting joy. Temporary excitement instead of lasting peace. Temporary approval instead of lasting acceptance. Temporary comfort instead of eternal hope.

So ask yourself: Do you want lasting joy? Do you want lasting peace? Do you want lasting acceptance? Do you want a hope that will NEVER disappoint? Are you willing to wait for these according to God's timing, and in the way that God knows will be best for you?

The wise person learns to trust God's promises even when immediate circumstances seem uncertain. Why? Because God has proven Himself trustworthy. Scripture repeatedly assures us that God's rewards far exceed anything we sacrifice in following Him.

Jesus said:

"Seek first the kingdom of God and his righteousness, and all these things will be added to you." (Matthew 6:33, ESV)

Paul said:

"For our present troubles are small and won't last very long. Yet they produce for us a glory that vastly outweighs them and will last forever!" (2 Corinthians 4:17, NLT)

Notice the order.

God first. Everything else afterward. That is **delayed gratification** at its most glorious. Trusting God today because we believe His promises tomorrow.

The wonderful news is that God never asks us to wait without purpose. Every season of waiting is accomplishing something. It is strengthening our faith. It is building our character. It is deepening our trust His faithfulness and His power. It is producing wisdom in us. It is drawing us closer to Him. Do you really want to forego all these advantages just to have a more impoverished solution immediately?

A wise person gradually learns that God's delays are not God's absence. The God who loves us is still at work. Still guiding. Still teaching. Still preparing. Still blessing.

Sometimes just working to move us out of our own way, so we will stop interfering with God bringing His best blessings to us.

And often the blessings He is preparing are far greater than anything we would have chosen for ourselves.

That is why wisdom is willing to wait. Not because waiting is easy. But because it is worth it!

Wisdom trusts the character of God. The fool asks: "What do I want right now?" The wise person asks: "What does God want for me in the long run?"

That simple question has the power to transform a life.

Because the greatest rewards in life are rarely immediate.

And the greatest reward of all is learning to trust the God who knows the future, and who loves His children, and who delights in leading you into blessings that are truly better than gold.

# Chapter 10

## How to Recognize a Fool

One of the most important life skills you can develop is learning to recognize a fool.

That statement may sound harsh.

After all, modern culture discourages us from using words like "fool." We are often told that everyone is simply expressing their own perspective, living their own truth, or following their own path.

But God uses the word repeatedly throughout the book of Proverbs. Why? Because He can only speak the truth, and He loves us, and He knows fools can cause enormous damage.

Fools damage not only to themselves, but also to their families, their friends, their coworkers, and their churches. And anyone who chooses to follow them or remain frequently associated with them.

God does not warn us about fools because He wants us to become judgmental. He warns us because He wants to protect us.

Listen to what God says:

"Leave the presence of a fool, for there you do not meet words of knowledge." (Proverbs 14:7, ESV)

That is remarkably direct. God is essentially saying: "There are some people whose influence will hinder your growth in wisdom."

Why would a loving Father tell us that? For the same reason a loving father warns his child about dangerous roads, dangerous substances, or dangerous companions.

Most dangers are easier to spot and avoid than to recover from. Making friends with fools is dangerous and its easier for us to avoid their influence than to struggle to recover from it.

Before we continue, however, we need to understand something important. In Proverbs, a fool is not primarily a person with a low IQ. Many fools are highly intelligent. Some fools are talented. Some are wealthy. Some are well educated. They may have a lot of knowledge about the world, but that knowledge is not well integrated with knowledge about God.

Some are successful, in terms of worldly outcomes, but that "success" is in the process of hollowing out their soul.

Biblically speaking, foolishness is not an intelligence problem. It is a wisdom problem. A fool is someone who consistently resists God's wisdom and insists on living according to their own understanding.

Listen to God's description:

"The way of a fool is right in his own eyes, but a wise man listens to advice." (Proverbs 12:15, ESV)

That verse reveals one of the clearest signs of foolishness. A fool believes he already knows, and has little need to be corrected.

A wise person remains teachable. Remember Chapter 7? Correction is the doorway to wisdom. The fool resists walking through that doorway. The wise person welcomes it.

This is why one of the first questions you should ask about any person—including yourself—is: How do they respond to correction?

Do they become defensive? Angry? Argumentative? Offended? Do they immediately want to explain why they are right and everyone else is wrong?

Or do they pause and ask: "Is there something I need to learn here?" God repeatedly identifies teachability as one of the dividing lines between wisdom and foolishness.

Another hallmark of foolishness is impulsiveness. Remember Chapter 9? Immediate gratification versus delayed gratification?

Listen to what God says in Proverbs:

"Fools vent their anger, but the wise quietly hold it back." (Proverbs 29:11, NLT)

The fool acts first and thinks later. The fool speaks first and reflects later. The fool reacts emotionally and considers consequences afterward.

Wise people are not emotionless. They simply refuse to allow emotions to become their master. **They understand that feelings make wonderful indicators but terrible dictators.**

Another characteristic of foolishness is the rejection of consequences. The fool lives as though today's choices have no connection to tomorrow's outcomes. God repeatedly warns otherwise.

Reality is built around cause and effect. Actions produce consequences. Why? Because God is consistent with His eternal nature, which never changes.

Choices create trajectories. Paths lead somewhere. So, beware of the influence of those who have wrong trajectories and are on bad paths. Learn to discern, and pay attention to, the life trajectories and paths of others—before you allow them to become part of the influencers in your life.

That is why wise people continually ask: "Where does this path lead?" The fool rarely asks that question. A fool's primary concern is: "What do I want right now?"

Another of the most dangerous signs of foolishness is the inability to learn from experience. Most people make mistakes. Wise people learn from them. Fools repeat them.

Listen to God's warning:

"Like a dog that returns to his vomit is a fool who repeats his folly." (Proverbs 26:11, ESV)

That image is unpleasant. It is meant to be. God wants us to feel the tragedy of repeatedly returning to behaviors that have already harmed us.

Many people spend years repeating:

- the same financial mistakes,
- the same relationship mistakes,
- the same emotional patterns,
- ignoring the same spiritual realities.

Not because they lack intelligence. But because they refuse to learn the things God wants them to learn.

Another sign of foolishness is the constant pursuit of immediate gratification. As we saw in the previous chapter, wise people are willing to wait for greater blessings. Fools rarely are.

The fool continually trades the greater future benefit for the lesser present pleasure. The fool's motto seems to almost always be: "Let's have fun!" But the wise person's concern is the will of God, developing Godly character, and looking to greater future benefit.

God repeatedly warns us about this attitude of focusing primarily on immediate pleasure, because He sees where it leads.

But perhaps the most important characteristic of foolishness is this: The fool resists God.

Listen to these familiar words:

"The fool says in his heart, 'There is no God.'" (Psalm 14:1, ESV)

Notice that Scripture does not say: "The fool lacks information."

It says: "The fool rejects reality."

Ultimately, **EVERY** form of foolishness grows from the belief that we can successfully live apart from God's wisdom. The fools motto is: "I can ignore the reality God created and not be damaged."

That is why pride sits at the center of foolishness.

And humility sits at the center of wisdom.

Now an important question arises. If fools are dangerous, should we avoid them entirely? Not necessarily. Jesus loved foolish people. He taught foolish people. He died for foolish people.

And if we are honest, every one of us acts foolishly at times.

The goal is not to despise fools. The goal is to recognize foolishness, and avoid getting sucked into it. There is a profound difference between rejecting fools, and rejecting their foolish behaviors and foolish choices.

God calls us to love people. But He does not call us to imitate their folly.

He calls us to help them when possible. Pray for them. Encourage them. Serve them. But not allow their foolishness to become our pattern.

This distinction is important because God is NOT teaching you to adopt an attitude of superiority.

In Paul's letter to the Romans, God says,

"You may think you can condemn such people, but you are just as bad, and you have no excuse! When you say they are wicked and should be punished, you are condemning yourself, for you who judge others do these very same things." (Romans 2:1)

God wants you to learn discernment, not develop a false sense of superiority. Discernment allows us to recognize paths that lead toward life and paths that lead toward destruction. And that discernment begins with a difficult question: "Are any of these characteristics present in me?"

Jesus says:

"Do not judge others, and you will not be judged. For you will be treated as you treat others. The standard you use in judging is the standard by which you will be judged. And

why worry about a speck in your friend's eye when you have a log in your own?"  
(Matthew 7:1-3, NLT)

That is where wisdom always starts. Not by identifying the fool next door. But by allowing God to reveal the foolishness still present in our own hearts. Because the goal of wisdom is never merely identifying fools. The goal is to see the way God sees, and thereby becoming wise.

And the wonderful news of the Gospel is that God delights in helping foolish people become wise.

Every one of us begins there. And every one of us can grow. As we humble ourselves before God, receive His correction, seek His wisdom, and walk with Him day by day, He gradually transforms us.

Little by little. Decision by decision. Step by step. He transforms us into people who increasingly reflect the wisdom of Christ Himself—if we don't resist Him.

And that transformation is one of the greatest treasures God offers His children.

It is far better than gold.

# Chapter 11

## The Power of Words

If you wanted to identify one of the most **powerful forces** in human life, what would you choose?

Money?

Government?

Relationships?

Technology?

Education?

Physical strength?

All of those can be important.

Yet the book of Proverbs repeatedly points to something far more common and far more influential:

Words.

Every day we use thousands of them. Most of us rarely stop to consider how powerful our words actually are.

But God knows our words are powerful and can have enormous influence on ourselves and others. He tells us:

"Death and life are in the power of the tongue, and those who love it will eat its fruits."  
(Proverbs 18:21, ESV)

That is a remarkable statement. Notice that God does not say words are merely important. He says words carry the power of life and death. Why? Could it be that our words shape reality?

Not in the sense that they magically create reality. But in the sense that they profoundly influence the people who hear them.

A few encouraging words can change someone's day.

A few cruel words can wound someone for years.

A truthful word can rescue your life. A deceptive word can destroy you.

God understands this because He designed us. He actually designed us so that words would be a primary influence in our lives. He knows that words reach places that physical force cannot.

Have you thought about what words influence? Do they influence our thoughts? Do they influence our emotions? Do they influence our relationships? Do words influence our decisions? Do words influence our beliefs? Do words even influence entire futures?

This is one reason Proverbs speaks so frequently about speech:

"There is one whose rash words are like sword thrusts, but the tongue of the wise brings healing." (Proverbs 12:18, ESV)

What a vivid image. Some words cut. Some words heal. Most of us have experienced both.

Perhaps you can still remember words spoken years ago that encouraged you. Can you remember when someone who believed in you when you were struggling? Those words stayed with you, and will influence you all your life.

A guidance counselor in my high school once asked me where I wanted to go to college. I told him I wanted to go to Caltech. He burst out chuckling and said, "You aren't smart enough to get into Caltech. You need to pick a school that is more realistic and suitable to your aptitudes." I did not take this as offense. I respected his position and expertise and so I took it as a fact. I said to myself, "I guess I should cross Caltech off my list and find a different college." There are very few colleges in the world that are harder to get into than Caltech, but I didn't find that out until years after I graduated from college; I was then surprised to find out I went to one of them. A dream, a career, perhaps a significant contribution to science: crushed because of the words in one short conversation when I was in high school. Now, don't feel sad for me, because I know that ultimately my life's course is directed by my heavenly Father, and He does not allow anyone to derail His plans for me. But I tell this story to illustrate how a few words spoken in the right context can alter a person's life course—sometimes for the worse, but also sometimes for the better.

God wants us to understand that our words matter. Not only because of their effect on others. But because they reveal what is happening inside us.

Jesus said:

"Out of the abundance of the heart the mouth speaks." (Matthew 12:34, ESV)

That means our words are often indicators of our spiritual condition. A bitter heart eventually produces bitter words. An angry heart eventually produces angry words. A grateful heart tends to produce grateful words. A loving heart tends to produce loving words. Our speech often reveals what is happening beneath the surface.

This is why wise people pay attention not only to what they say, but also to why they say it. God repeatedly calls us to thoughtful speech—words that heal, encourage, and build up.

Our Heavenly Father advises us:

"When words are many, transgression is not lacking, but whoever restrains his lips is prudent." (Proverbs 10:19, ESV)

That verse runs directly against modern culture. Today many people believe every thought should be expressed immediately. Every opinion should be shared. Every emotion should be broadcast. Yet God repeatedly praises restraint. Why? Because wisdom understands that not every thought deserves a microphone.

Wise people learn to pause. To reflect. To pray. To consider consequences.

I am known for my Dad jokes and my puns. My sense of humor sometimes has been my friend, and sometimes it has been my worst enemy. And there I am laughing my head off at some stupid pun while others are saying to themselves, "Ric can have such profound things to say, but he sure portrays himself as a fool when tells these stupid jokes." I used to often say, "If I don't laugh at my own jokes, no one will!" But now, particularly in Bible studies with other people, when some hilariously funny pun comes to my mind, the Holy Spirit whispers in my ear, "Even a fool is thought wise when he remains silent." I then bite my tongue and the humor goes unspoken.

Remember this principle from earlier chapters:

- Wise people ask: "Where does this path lead?"

Wise speech asks: "Where will these words lead?"

- Will they heal?
- Will they help?
- Will they clarify?
- Will they encourage?
- Will they honor God?

Or will they create unnecessary distraction or even damage?

One of the clearest marks of wisdom is learning when not to speak.

Here is the verse I was referring to in the previous example:

"Even a fool who keeps silent is considered wise;  
when he closes his lips, he is deemed intelligent." (Proverbs 17:28, ESV)

But when it's not just humor, when it's a response to an insult, or false accusation, or something else that might make our blood boil, this counsel from God can be difficult--especially when emotions are strong.

God also says:

"Whoever is slow to anger has great understanding, but he who has a hasty temper exalts  
folly." (Proverbs 14:29, ESV)

Anger often creates a powerful desire to speak immediately. Yet some of life's greatest regrets begin with words spoken in haste.

Many relationships have been damaged by a sentence that took only a few seconds to say.

Wisdom teaches us to slow down. To listen. To think. To pray. Then to speak—or not.

This does not mean wise people never speak difficult truths. In fact, Proverbs praises honest edifying speech.

Remember Chapter 8?

"Faithful are the wounds of a friend." (Proverbs 27:6, ESV)

Sometimes love requires difficult conversations. Sometimes wisdom requires correction. Sometimes truth must be spoken. But even then, wise people seek to speak truth in a way that produces healing rather than destruction.

This reflects God's own character. Think about how God speaks. His words are ALWAYS truthful. His words are life-giving. His words correct. His words encourage. His words guide. His words heal. Even when He rebukes us, His intent is to bring us healing in our soul.

Again and again Scripture reveals a God who uses words to create, teach, comfort, and redeem.

And because we are made in His image, our words matter too.

This becomes especially important in our closest relationships. Marriages are strengthened or weakened through words. Children are shaped by words. Friendships are strengthened or ruined by words. Churches rise or fall through words.

Entire cultures and nations can be influenced by words (“May the force be with you!”).

"A word fitly spoken  
is like apples of gold in a setting of silver." (Proverbs 25:11, ESV)

If you are a student of history, you know that entire nations have been preserved through the right words spoken at the right time (“Give me liberty, or give me death!” “We have nothing to fear but fear itself” “Never give up, NEVER give up, NEVER give up!” “I have a dream!” and the list goes on and on). The image is one of great beauty and value. Just as a golden ornament displayed in a finely crafted silver setting is impressive and motivating, so a well-timed, appropriate, and wise word is exceptionally valuable.

The wise person therefore asks: "What kind of words am I planting?" Because words are seeds.

Can you think of a time when words produced trust?

Can you think of a time when words produced fear?

Can you think of a time when words produced courage?

Can you think of a time when words produced discouragement?

Can you think of a time when words produced wisdom?

Can you think of a time when words produced foolishness?

Someone said, “As planted seeds eventually produce fruit, so every word spoken eventually bears fruit.” Do you agree? When is this important, and when is it not so important?

Words can be powerfully important and transformational in a life. This is one reason Scripture repeatedly urges believers to use words that build others up.

Paul writes:

"Let no corrupting talk come out of your mouths, but only such as is good for building up..." (Ephesians 4:29, ESV)

Notice God's desire.

He wants our words to become instruments of blessing. Not because He is imposing arbitrary rules. But because He understands how reality works.

Words shape people.

Words shape relationships.

Words shape futures.

And God wants His children to participate in His agenda to bring healing, rather than the enemy's agenda of destruction.

That does not happen accidentally. It requires wisdom. Which leads to discernment.

It requires self-control—refusing to just say whatever the impulses of the moment want.

It requires listening to God (which usually happens after we ask God to give us wisdom in a particular situation).

And often it requires asking a simple question before we speak: "Will these words move this person closer to trusting God or farther from it?"

That question alone could transform many conversations.

The wonderful news is that God delights in helping us grow in this area. He knows every careless word we have spoken. He knows every conversation we wish we could redo. He knows every moment we failed to speak wisely. Yet He continues to delight in teaching us.

Little by little.

Conversation by conversation.

Word by word.

Until our speech increasingly reflects the wisdom, grace, truth, love and righteousness of Christ Himself.

And that is a treasure truly better than gold.

# Chapter 12

## Guarding Your Heart

Imagine that someone gave you responsibility for protecting the most valuable treasure on earth.

How carefully would you guard it?

You would probably:

- watch over it,
- protect it,
- monitor it,
- and keep it away from anything that might damage it.

Now consider God's words:

“Guard your heart with all diligence, for from it flow springs of life.” (Proverbs 4:23, BSB)

Other translations say:

"Guard your heart above all else, for it determines the course of your life." (Proverbs 4:23, NLT)

Notice the urgency.

Not:

- guard your money,
- guard your reputation,
- guard your possessions,

but:

guard your heart.

Why? Because God knows something many people never discover. The heart is the control center of human life. The heart determines:

- what we love,
- what we pursue,
- what we fear,

- what we value,
- what we trust,
- and ultimately how we live.

This is why Proverbs repeatedly focuses on the heart. God understands that behavior is usually the fruit of something deeper. Actions begin as desires. Choices begin as affections. Words begin in the heart.

Jesus taught exactly the same thing. Speaking to His disciples, He said:

"For where your treasure is, there your heart will be also." (Matthew 6:21, ESV)

That is a profound statement.

Notice that Jesus does not merely ask: "What do you believe?"

He asks: "What do you treasure?"

What we treasure reveals the direction of our hearts. And our hearts largely determine the direction of our lives.

This is one reason wisdom is never merely intellectual. A person may know many true things and still make foolish decisions.

Why?

Because knowledge alone does not govern behavior. The heart does.

Most people do not destroy their lives because they lack information. They destroy their lives because they love something more than they love God's wisdom. This is exactly what happened in the Garden of Eden. Adam and Eve already possessed God's instruction.

The issue was not information. The issue was desire. They wanted something God had forbidden. The battle was fought in the heart. And it is still fought there today.

Think about how many struggles originate in misplaced desires: greed, jealousy, bitterness, lust, pride, selfish ambition, resentment, and envy. These are not primarily information problems. They are heart problems. This is why Scripture continually directs our attention inward.

King David prayed:

"Create in me a clean heart, O God, and renew a right spirit within me." (Psalm 51:10, ESV)

David understood something important. Lasting change begins inside. A transformed life begins with a transformed heart.

And this is one reason the Gospel is such good news. God does not merely command us to change. **He offers to change us.**

Through the prophet Ezekiel, God made this remarkable promise:

"And I will give you a new heart, and a new spirit I will put within you." (Ezekiel 36:26, ESV)

Think about that. The God who created your heart is able to transform it. The God who knows every weakness, every fear, every wound, every temptation, and every failure is not standing at a distance demanding improvement. He is inviting transformation.

Do you want to be transformed? Be careful about the way you answer that question. If you answer too quickly and without counting the cost, you may begin down the road of transformation, but you won't go far before you turn back.

This is a great reason to take God up on His offer to give you wisdom if you ask for it. My frequent prayer is Lord, if you want me to grab ahold of what you are asking me to do, you will have to change my want-to first. Please make me truly desire to want what you want because right now I don't. When I ask God to change my want-to, He does. For me, that is the beginning of transformation.

Wisdom ultimately leads us toward Christ. As we have already said, Christ is the Wisdom of God. What God is really asking of us, what we are really asking for when we ask Him for wisdom, is to deepen our relationship with Him. This starts with getting to know Him better for who He actually is. That leads me to trust Him more as I see He is worthy of that trust.

I am not talking about asking Jesus to save me from my sins. I am talking about Jesus walking with me through life—filling me with knowledge of Him from His word (the Bible), changing my desires to line up with His desires, leading me to say the things He wants to say, to go where He wants me to go, to do the things He wants me to do in the way He wants me to do them.

Jesus said, more than once, that He can only do what He sees His Father [God] doing, and He can only speak the words His Father has given Him to say. (John 5:19,30; John 12:49; John 7:16; John 8:28; John 14:10; John 8:40; ...). This is my goal—to live my life so connected to my God that I resist saying anything He doesn't lead me to say, and that I do not do anything I don't already see Him doing. In my case, it has taken decades to even begin to live like that. No one said this would happen quickly. But I do think that is God's will for all His children. And I can truly say, at least in my case, it is absolutely worth it!

Jesus did not come merely to improve behavior. He came to change hearts. This is where wisdom and the Gospel meet. The wisdom of God does not simply teach us what is right. It gradually reshapes what we love. And what we love changes everything.

When our hearts are aligned with God: obedience becomes easier, temptation loses much of its power, gratitude grows, bitterness fades, generosity increases, and joy becomes deeper. MUCH deeper!

Not because life suddenly becomes easy. But because our hearts are becoming aligned with reality as God designed it.

"For I am confident of this very thing, that He who began a good work in you will perfect it until the day of Christ Jesus." (Philippians 1:6, NASB95)

Did you see that? This is a truth that many Christians miss and they struggle in vain to get their life in order. This verse says their problem is that they are trying to do it! That will usually result in us getting in Jesus's way and slowing down the progress. It is His job to perfect the good work that He began in us. We are ill equipped to do it. We need to let Jesus do His job and quit interfering with His work.

This is one reason guarding the heart can be a tricky proposition. "Guarding" does not mean "fixing."

Every day influences compete for our affection (television, social media, advertising, entertainment, politics, ambition, fear, materialism, etc.). The world continually attempts to tell us what should matter most. God gently asks a different question: "What do you treasure?"

That question is worth lingering over. What captures your attention? What occupies your thoughts? What dominates your prayers? What excites you most? What disappoints you most? What would you struggle to surrender?

The answers often reveal the condition of our hearts. And that is why wisdom requires regular self-examination. Not self-condemnation. Not shame. But honest reflection before God.

David prayed:

"Search me, O God, and know my heart! Try me and know my thoughts! And see if there be any grievous way in me, and lead me in the way everlasting!" (Psalm 139:23-24, ESV)

That is a courageous prayer. It is also a wise one. Because God sees what we often miss. And this prayer of David's focuses on what our role is to fix a wayward heart. Our role is to pray to God that He would take the lead and develop the plan to fix it. Then our job is just to follow His lead.

God sees unhealthy desires before they become destructive behaviors. He sees subtle idols before they become masters. He sees wounds that still need healing. He sees fears that still need surrendering. Remember walking with God in wisdom is a partnership where God is the senior partner, and we are the junior partner. He comes up with the plan and provides the power, our job is to follow His lead and walk with Him as He does the work.

And don't forget: His plan is seldom characterized by immediate results. He takes time, because He is doing a lot of things to transform us, and some of those things need a lot of time to work out in our lives. Just remember: He loves you more than you could imagine and He works patiently to transform us.

Notice how often this theme has appeared throughout this book. God is not trying to deprive His children. He is trying to help them flourish. He is not trying to restrict joy. He is teaching us where joy is actually found. And He takes His time.

He is not trying to withhold life. He is leading us into it.

Guarding your heart is not merely defensive. It is deeply hopeful. It is effectively helpful. And it is being done by God, not by you.

As you continue walking with Him, listening to His Word, receiving His correction, seeking His wisdom, and growing in fellowship with Him, and as you continue to ask Him to change your heart, He gradually reshapes your heart to reflect His own.

Little by little.

Day by day.

Choice by choice.

Until what you love increasingly reflects what He loves.

You are learning to walk with Him. Enjoy the journey. It will be a very long one. And that is how your heart will be changed to be like His—enjoying this journey of fellowship and following God is the greatest treasures wisdom has to offer. Treasure it!

It is certainly better than gold.

# Chapter 13

## Freedom Through Self-Control—Refusing to be Enslaved to Destructive Impulses

Most people assume freedom means being able to do whatever they want.

At first glance, that may sound reasonable.

If I can do whatever I want, whenever I want, surely I am free.

But God presents a very different picture.

According to Scripture, a person who cannot control his desires is not free at all. He is a slave. A slave to impulses. A slave to appetites. A slave to emotions. A slave to passions. A slave to habits. A slave to sin. As Jesus said,

"Truly, truly, I say to you, everyone who practices sin is a slave to sin... You are of your father the devil, and your will is to do your father's desires" (John 8:44,34 ESV)

This is why self-control occupies such an important place in the wisdom literature of Scripture.

We have to be very careful here to properly understand what the Bible means when it speaks of what we translate as "self-control" into English. The original Greek word is ἐγκράτεια (engkrateia). This is the definition: "Self-control (engkrateia) denotes the **Spirit-enabled** mastery of desires, impulses, and habits so that they serve rather than rule the believer. It is not mere human asceticism but a grace-driven capacity to bring every faculty under the lordship of Jesus Christ for holy living and effective service." **It is NOT our power or will that brings about this dominion over these impulses, but it is the Holy Spirit doing that in us** to ensure we are not being controlled in increasing measure by these sinful influences. And according to Galatians 5:23, this self-control is a fruit. That means it grows over time. It increases in fulness over time. It is not something that is fully mature in us from the outset of our Christian walk.

Listen to what God says:

"A man without self-control is like a city broken into and left without walls." (Proverbs 25:28, ESV)

To modern readers, that image may not immediately strike us. But to the original audience, it was dramatic. A city without walls was vulnerable. Anyone could enter. Anyone could attack. Anyone could plunder. The city had no protection. God says a person without self-control lives

in much the same way. Isn't that a scary thought? Vulnerable without protection, all because of unwise choices we make as we are drawn by the impulses of the moment.

Without self-control, we become vulnerable to every passing desire. Every impulse becomes a command. Every craving becomes a master. Every emotion becomes a ruler. And that is not freedom. It is bondage.

This is one reason wisdom and self-control are so closely connected. Wisdom helps us see where a path leads. Self-control helps us stay on the right path. One without the other is incomplete.

A person may know the wise course and still fail to follow it.

Why?

Because knowledge alone is not enough. The will must also be engaged.

Think back to the previous chapter. The heart determines what we love. Self-control helps us live consistently with what we know God is teaching us.

Notice how often Proverbs connects self-control with wisdom:

"Better a patient person than a warrior, one with self-control than one who takes a city."  
(Proverbs 16:32, NIV)

That verse completely reverses the world's view of strength.

Most people admire:

- physical power,
- military success,
- influence,
- wealth,
- or public achievement.

God points to something greater. The ability to govern yourself. Why? Because conquering a city may require strength for a day. Conquering yourself requires strength for a lifetime. And every reader understands this struggle.

We all know what it feels like to want two different things at the same time. Part of us wants health. Another part wants the second piece of cake.

Part of us wants financial freedom. Another part wants immediate spending.

Part of us wants a godly marriage. Another part wants selfishness.

Part of us wants intimacy with God. Another part wants comfort and distraction.

This battle is universal. The Apostle Paul described it this way:

"For I do not do the good I want, but the evil I do not want is what I keep on doing."  
(Romans 7:19, ESV)

Can you relate to that? If the Apostle Paul struggled with this. You can be sure you do too.

This is why wisdom must involve more than information. Information alone does not solve the problem. The problem is deeper. The problem involves desires.

And as we discussed in the previous chapter, God is in the business of transforming desires. This is one reason self-control is not merely a matter of trying harder. If this book were merely telling you to exert more willpower, it would eventually become discouraging.

Most of us have already tried that. Sometimes successfully. Often unsuccessfully. The biblical solution is deeper. God does not merely command self-control. He produces it as we walk with Him.

Notice what Paul writes:

"The fruit of the Spirit is love, joy, peace, patience, kindness, goodness, faithfulness, gentleness, self-control." (Galatians 5:22-23, ESV)

Notice where self-control appears. It is the fruit of the Spirit. As we said earlier in this chapter, fruit grows. It does not happen all at once, and it does not happen because we try to make it happen. It is an inevitable result of our identity in Christ.

Fruit develops because of who we are and what is already real on the inside. It does not happen because we make up our mind to make it happen. It does not come from what we do, but it is a work of God in our lives as we walk in an ever deepening relationship with Him.

So, in this way, fruit matures. Fruit is produced through living with God. God does it in us. This should be encouraging. Because it means self-control is not merely something we achieve.

It is something God grows within us as we walk with Him.

This does not happen overnight. Just as a tree does not bear mature fruit instantly, spiritual maturity develops gradually. Day by day. Choice by choice. Prayer by prayer.

As we enthusiastically submit to God's agenda for us. God patiently shapes us. And one of the primary ways He does that is through practice. Every day He presents us with opportunities to exercise self-control. Sometimes in large decisions. More often in small ones.

How we speak. How we spend. How we react. How we eat. How we use our time. How we respond to temptation. How we treat people.

Each choice becomes part of our formation, and stems from our formation. All in the hands of our wise loving Heavenly Father.

Each choice helps shape who we are becoming. This is one reason small decisions matter so much.

Many people imagine that character is formed through a few major events. But more often character is formed through thousands of ordinary choices. The person you become tomorrow is largely shaped by the decisions you make today. And the person you become ten years from now is largely shaped by the decisions you repeatedly make this year.

That is both sobering and encouraging. Sobering because our choices matter. Encouraging because small changes accumulate.

This is exactly how wisdom works. Little by little. Step by step. The wise person does not become wise overnight. The self-controlled person does not become self-controlled overnight. God patiently develops both. And He delights in helping His children grow.

This brings us back to the question we explored in the previous chapter: What do you truly want?

Or perhaps an even better question: What do you want to want?

That may sound anomalous, but it is profoundly important. Many times we know what God desires for us. The challenge is that our desires do not yet fully align with His.

That is why one of the wisest prayers we can pray is: "Lord, change my heart. Teach me to desire what You desire." That prayer invites God into the deepest level of transformation. Not merely changing behavior. But changing affections. Changing priorities. Changing loves.

And when God begins changing what we love, self-control becomes less about resisting what is wrong and more about being who we are as we pursue God's desires for us.

That is the path of wisdom.

Not grim self-denial. Not constant frustration. But learning, through a growing relationship with God, trusting that His ways truly lead to life.

And as that conviction deepens, we increasingly discover something remarkable: The person who learns to rule himself is not becoming less free. He is becoming truly free.

Free to walk with God. Free to pursue what matters most. Free to become the person God created him to be.

And that freedom is a treasure far better than gold.

So, ask yourself: Do I really want this kind of freedom? If so, what should I be praying?

Bob Dylan said, “You gotta serve somebody!” For you will this be the God who created you and has already demonstrated He will sacrifice everything He loves most dearly to give you great blessing, or will you serve the destructive pleasures this world offers to your flesh if you will be its slave?

# Chapter 14

## The Seductive Voice of Temptation

One of the most important questions a wise person can ask is this:

Why do I keep wanting things that are not good for me?

Most of us have experienced this struggle. We may know what is wise and good. Yet something inside us pulls in another direction. We know what is right. Yet another voice whispers: "Just this once."

We know where a particular path leads. Yet we feel drawn toward it anyway. Why? Because temptation exerts a powerful influence through the desires of our flesh—both the desires of our physical body and the desires of our fallen mind.

And one of the reasons temptation is powerful is because it rarely appears in its true form. Temptation is a deceptive salesman. It presents the immediate benefits. It hides the long-term costs. It advertises pleasure. It conceals consequences. It highlights the immediate reward. It ignores the eventual pain.

This is why God repeatedly warns us about temptation throughout the book of Proverbs. Listen to these words:

"My son, if sinners entice you, do not consent." (Proverbs 1:10, ESV)

Notice something important. God does not say: "If sinners threaten you..." He says: "If sinners entice you..." Temptation works through attraction. It appeals to our desires. It offers something we want. This is one reason temptation can be so deceptive.

Temptation usually arrives attractively, if not beautifully, packaged. If temptation looked ugly, foolish, and destructive from the beginning, very few people would pursue it. The tragedy is that by the time many people finally recognize its true nature, they have already become entangled in it, maybe even addicted.

As you read this list, which of these promises most often appeals to you?

- pleasure
- excitement
- acceptance
- comfort
- revenge
- wealth

- recognition
- power
- relief.

And when you are drawn to the temptation, are you asking yourself: What are the long-term consequences? What is the pain that will come with this on down the road? Usually not.

God sees the entire picture. He sees the beginning. He sees the middle. He sees the ending. And because He loves us, He warns us.

One of the recurring themes of Proverbs is that wise people learn to think beyond the moment. Fools focus on the immediate. Wise people focus on the long-term outcome.

Listen again to a verse we encountered earlier:

"There is a way that seems right to a man, but its end is the way to death." (Proverbs 14:12, ESV)

Notice that word: "end." God continually directs our attention toward where a path leads. Temptation focuses our attention on the first few steps. Wisdom focuses our attention on the destination. That difference changes everything.

Suppose someone offered you an investment that promised enormous returns. Wouldn't you want to know the risks? Wouldn't you want to know the long-term outcome? Of course you would. Yet many people fail to ask those same questions when making moral and spiritual decisions.

Temptation says: "How will this feel today?" Wisdom asks: "Where will this lead tomorrow?" That is one of the most important questions in life. Where does this path lead? The answer often reveals whether a choice is wise or foolish.

James gives us another important insight:

"But each person is tempted when he is lured and enticed by his own desire." (James 1:14, ESV)

Notice where temptation gains its power. It works through our desire. That desire that is already alive in you. We sometimes want to blame Satan for our sin, but the truth is, we already want it—Satan just comes along and fans the flame. He encourages us to do the foolish thing. He hates you and he loves to see you sacrifice your long-term blessings from God on the altar of immediate pleasure.

This connects directly to what we discussed in the previous two chapters. The battle is not merely external. The battle begins in the heart. Temptation gains influence when it appeals to desires that already exist within us. That is why God wants to transform our hearts. As our

desires increasingly align with His desires, temptation loses much of its power. Not all of it. But much of it.

One of the greatest misconceptions about temptation is that mature believers no longer experience it. That simply is not true. Even Jesus was tempted.

In the New Testament book of Hebrews we read:

"For we do not have a high priest who is unable to sympathize with our weaknesses, but one who in every respect has been tempted as we are, yet without sin." (Hebrews 4:15, ESV)

Think about that. Jesus understands temptation because He experienced it—a lot. He understands weakness. He understands struggle. This should encourage us—a lot.

Temptation itself is not sin. Yielding to temptation is sin. There is a difference. Many believers unnecessarily condemn themselves simply because they experience temptation. But temptation is part of living in a fallen world. The issue is not whether temptation appears. The issue is how we respond when it does.

Here is something that should encourage you: God has not left us defenseless. Listen to this remarkable promise:

"No temptation has overtaken you that is not common to man. God is faithful, and he will not let you be tempted beyond your ability, but with the temptation he will also provide the way of escape..." (1 Corinthians 10:13, ESV)

Notice the emphasis. God is faithful. Not merely powerful. Faithful.

The God who loves you is actively involved in helping you overcome temptation. He provides wisdom. He provides warning. He provides Scripture. He provides the power of His Holy Spirit. He provides wise friends. He provides ways of escape.

One of the wisest prayers we can pray when facing temptation is: "Lord, help me see this situation the way You see it. And change my heart so that I want what You want in this situation, because right now I don't."

That prayer is God's invitation to shift our focus and change our heart.

Temptation magnifies immediate pleasure. God reveals ultimate reality. Temptation hides consequences. God reveals consequences. Temptation promises life. God reveals where true life is actually found.

This is why wisdom is such a powerful defense. Wisdom helps us see through the sales pitch. Wisdom helps us recognize what temptation is hiding. Wisdom helps us remember what God has already shown us. And wisdom reminds us that God's commands are not intended to deprive us. Wisdom reminds us that our ultimate defense is not stronger willpower, but a deeper dependence upon God. Are you asking God to change what you want, to be what He wants?

A loving father warns his child about danger because he sees what the child cannot yet see. God does the same. Every warning in Scripture is rooted in love. Every command is rooted in love. Every caution is rooted in love.

The God who created you understands exactly how life works. He understands where joy is found. He understands where peace is found. He understands where flourishing is found. He is willing to be your strength in the midst of your weakness.

And because He loves you, He continually invites you toward those things. Temptation offers substitutes. God offers reality.

Temptation offers immediate gratification. God offers lasting fulfillment. Temptation offers shortcuts. God offers wisdom.

The choice between those two voices confronts every one of us every day.

And each time we choose God's wisdom over temptation's promises, something remarkable happens. Our trust in Him deepens. Our character grows. Our freedom increases. And our relationship with Him becomes stronger. Little by little. Decision by decision. Day by day. That is how wisdom grows.

And that is how God teaches His children to recognize that His ways truly are better than anything temptation has to offer. Ultimately, temptation confronts us with a very practical question: Do I really believe that God's wisdom leads to a better future than the temptation currently being offered to me?

Every temptation is, in a sense, an invitation to make a wager. We are being asked to choose between what God has promised and what temptation is promising. The wise person trusts God. The foolish person trusts the temptation. Sooner or later, reality reveals which choice was wiser.

This is one reason God's warnings are so important. He is not trying to spoil our happiness. He is trying to protect it. He is not trying to keep us from flourishing. He is trying to lead us into it.

God will not usually force us to choose wisely. He honors the freedom He has given us. We can choose our path, but we cannot choose the consequences that naturally follow from that path.

That can be a sobering realization. But it is also a hopeful one.

Because the God who warns us is also the God who helps us. He does not merely point out the right path; He offers to walk it with us. And that is why wisdom always invites us back to the same question: Will I trust God enough to believe that His way is truly better?

Because it is.

Far better than gold.

# Chapter 15

## Work as Worship—The Wisdom of Work

Why do you work?

For many people, the answer seems obvious.

To pay the bills.

To support a family.

To buy groceries.

To save for retirement.

To survive.

All of those are legitimate reasons.

But Scripture presents a much larger and more beautiful picture of work. According to the Bible, work is not merely something we do to earn money. Work is one of the primary ways God allows us to participate with Him in the world He created.

This may surprise some readers. Many people assume work began as part of the curse that followed Adam's sin. But that is not what Scripture says. Before sin entered the world, God gave Adam meaningful work to do.

We read:

"The LORD God took the man and put him in the garden of Eden to work it and keep it."  
(Genesis 2:15, ESV)

Notice when this occurred. Before the Fall. Before sin. Before the curse.

Work was already part of God's design. The curse did not create work. The curse made work more difficult. Thorns appeared. Frustration appeared. Fatigue appeared. Conflict appeared. But meaningful work itself was always intended to be part of human flourishing. Why? **Because God Himself works.**

The opening pages of Scripture reveal a God who creates, builds, orders, designs, sustains, and governs. Reality itself is the product of God's work, and a product of His continual maintenance.

And because we are made in His image, we too were designed to create, build, cultivate, improve, serve, and contribute.

This gives work tremendous dignity. Whatever your work, the Lord wants to enjoy that with us and we are called to do it as though we are doing it for Him! There is no work too menial that it cannot be done in joyful partnership with the Lord.

All honest work has dignity because it reflects something about the character of God. The world often assigns dignity based on income, status, or prestige. God does not. God looks at faithfulness. This is one reason Proverbs speaks so frequently about diligence:

"A slack hand causes poverty, but the hand of the diligent makes rich." (Proverbs 10:4, ESV)

And again:

"Whoever works his land will have plenty of bread, but he who follows worthless pursuits lacks sense." (Proverbs 12:11, ESV)

Notice the pattern. God repeatedly honors:

- diligence,
- effort,
- responsibility,
- perseverance,
- and faithfulness.

Why? Because these qualities align with how reality actually works (wisdom).

Most worthwhile accomplishments require sustained effort. Strong marriages require effort. Healthy bodies require effort. Growing businesses require effort. Learning requires effort. Spiritual growth requires effort. The same God who designed reality designed it so that many valuable things develop gradually through faithful labor.

This brings us back to a theme we encountered earlier: The wisdom of waiting. Work is often one of the primary places where delayed gratification becomes practical.

My youngest daughter just finished her medical residency. She is now a board-certified family practice doctor. The journey to get to this point in her career has required an enormous amount of delayed gratification. It began 12 years ago when she made the decision to become a doctor. She had to work very hard day after day in college, never letting her guard down, foregoing almost all party opportunities, adventure fun weekends, and game nights with friends in order to study. Why? Because she knew the Med school she wanted to get into required near a straight A grade average. But academics didn't get really hard until she started Med school. She told me once

that one month in Med school covered about as much learning as an entire semester of college. Needless to say, there wasn't time for much of anything but study, sleep, exercise and eating—mostly study. She existed in a sleep deprived state for 4 years of medical school. But then after Med school, it was time for her residency. Again, long hours, little sleep, and the constant burden of life and death responsibility. Med school was not as hard as her residency because mistakes were so much more serious now that she was making life and death decisions with real people. And now, after her residency has been completed, she is off to start a new medical clinic in an underserved rural community in the Appalachian mountains. 12 years of delayed gratification to get to the point where she is now a fully qualified doctor ready to serve people, many who are in serious health crisis.

A person who is practicing delayed gratification trusts that faithful effort today will produce fruit tomorrow. Much of life works exactly the same way. This is one reason laziness is such a frequent target in Proverbs. God warns us repeatedly:

"Go to the ant, O sluggard; consider her ways, and be wise." (Proverbs 6:6, ESV)

What can an ant teach us? Quite a lot. Ants work consistently. They prepare for the future. They do not wait for perfect conditions. They do not require constant supervision. They do not need motivational speeches. They simply do what needs to be done.

God points to the ant and says: "Consider her ways, and be wise."

That should get our attention. Notice that God does not merely condemn laziness. He explains why it is dangerous. Laziness often appears attractive in the short run. It offers comfort, ease, convenience, and immediate gratification. But eventually reality presents the bill. Opportunities have been missed. Responsibilities accumulate. Problems grow. Regret increases. The sluggard wants the harvest without all the work that will lead to a bountiful harvest.

The sluggard wants reward without the effort. The blessing without the responsibility. Reality rarely works that way. God warns us because He wants something better for us.

This is important. The purpose of work is not merely productivity. The purpose of work is not merely wealth. The purpose of work is not merely achievement. Work is one of God's tools for shaping character.

Through work we learn all these things:

- responsibility,
- perseverance,
- patience,
- diligence,
- excellence,
- service,

- stewardship,
- and faithfulness.

In many ways, God uses our daily work to train us for greater responsibilities. Jesus taught this principle repeatedly. He said:

"One who is faithful in a very little is also faithful in much." (Luke 16:10, ESV)

And

"His master said to him, 'Well done, good and faithful servant. You have been faithful over a little; I will set you over much. Enter into the joy of your master.'" (Matthew 25:21, ESV)

Faithfulness matters. And faithfulness is usually revealed in ordinary things. The small assignment. The unnoticed task. The routine responsibility. The ordinary workday.

Many people are waiting for God to give them something significant to do. Meanwhile, God is often asking: "Will you be faithful with what I have already given you?"

That question lies at the heart of biblical stewardship. A wise person understands that every opportunity comes from God. Every ability comes from God. Every resource comes from God. Every day comes from God.

This realization should transform our view of work. Work becomes more than earning a paycheck. It becomes an act of stewardship. It becomes an opportunity to serve God by serving others. The Apostle Paul expressed this beautifully:

"Whatever you do, work heartily, as for the Lord and not for men." (Colossians 3:23, ESV)

Think about that. Whatever you do. Not merely church work. Not merely ministry work. Whatever you do.

The Christian mechanic is working for the Lord. The Christian teacher is working for the Lord. The Christian business owner is working for the Lord. The Christian accountant is working for the Lord. The Christian homemaker is working for the Lord. The Christian farmer is working for the Lord.

Every legitimate vocation becomes holy ground when it is offered to God. This changes everything. Work is no longer merely about making a living. It becomes part of walking with God. It is designed by God to be a big part of loving people. Part of reflecting God's character. Part of participating in His purposes.

This also protects us from two common errors. The first is making work an idol. Some people build their entire identity around achievement. Their worth rises and falls with success. Their peace rises and falls with performance. God never intended work to carry that burden. Our identity is found in Christ—not in our job title. And not in our accomplishments. And certainly not in our income.

The second error is treating work as meaningless. Some people view work as little more than an unpleasant necessity. But God sees it differently. He often uses ordinary work to accomplish extraordinary purposes.

Many lives are blessed every day because ordinary people faithfully do ordinary jobs. The teacher influences children. The nurse cares for patients. The truck driver delivers food. The farmer grows crops. The parent raises children. The entrepreneur creates opportunities for employees. The pastor shepherds souls. The sanitation worker keeps many people healthy.

Each contributes something valuable. Each serves others. Each reflects something of God's character. And God sees it all.

One day every believer will discover that many acts of faithfulness that seemed small on earth were actually significant in the eyes of God. That should encourage us. Because much of life consists of ordinary days. Ordinary responsibilities. Ordinary work. Yet those ordinary moments are often where wisdom grows. They are where character develops. They are where faithfulness is tested. And they are where God quietly shapes His children.

The world often celebrates talent. God celebrates faithfulness.

The world often admires success. God admires diligence.

The world often rewards visibility. God rewards perseverance.

And because God understands reality better than we do, **His evaluation is the only one that ultimately matters.**

So whatever work God has placed before you today, approach it with gratitude. Approach it with diligence. Pursue excellence in your work. Approach it as an opportunity to serve both God and others and in this you are partnering with Christ.

For work is not merely a way to earn a living. It is one of the ways God teaches His children wisdom.

And when viewed through His eyes, even ordinary work becomes a treasure far better than gold.

And do you see the irony here? Or shall we call it “Justice”? If you work hard and well and diligently, you will get more gold. For “in all toil there is profit” (Proverbs 14:23). But in your getting gold this way, you will get a lot more than only gold.

# Chapter 16

## Wealth, Stewardship, and the Purpose of Prosperity

What is money for?

That may seem like a strange question.

Most people would answer:

To buy things.

To pay bills.

To provide security.

To enjoy life.

To care for our families.

All of those answers contain some truth. But Scripture teaches that money has a larger purpose. To understand that purpose, we must begin with a simple truth: God owns everything.

Here is something King David prayed:

"Yours, O LORD, is the greatness and the power and the glory and the victory and the majesty, for all that is in the heavens and in the earth is yours." (1 Chronicles 29:11, ESV)

And again:

"The earth is the LORD's and the fullness thereof." (Psalm 24:1, ESV)

These verses establish one of the most important principles in all of Scripture. We are owners of nothing. We are stewards of everything that has been put into our hands. Everything we possess ultimately belongs to God. Our time. Our talents. Our opportunities. Our health. Our relationships. Our money. Our life. Even the next breath we take is a gift from Him.

This perspective should inform the way we see everything.

Most people think: "This is my money." God says: "I have entrusted these resources to your care." That distinction may seem small. It is not. It changes the way we earn. The way we spend.

The way we save. The way we invest. The way we give. And the way we think about prosperity itself.

One of the great errors of our age is believing that wealth is either inherently evil or inherently virtuous. The Bible teaches neither. Money is a tool. Like any tool, its value depends largely on how it is used. A hammer can build a house. A hammer can also destroy one. Money works much the same way.

In the hands of a fool, wealth often amplifies foolishness. In the hands of a wise person, wealth often multiplies opportunities and blessings. This is why Proverbs focuses not merely on wealth, but on wisdom.

God says:

"The blessing of the LORD makes rich, and he adds no sorrow with it." (Proverbs 10:22, ESV)

Notice something important. God is not condemning prosperity. Neither is He glorifying prosperity. He is directing our attention toward the source. The blessing comes from God. When God's blessing is received and handled wisely, it becomes a source of joy rather than a source of bondage—He adds no sorrow with it.

Unfortunately, many people pursue wealth as though wealth itself were the goal. God repeatedly warns against this.

Jesus said:

"Take care, and be on your guard against all covetousness, for one's life does not consist in the abundance of his possessions." (Luke 12:15, ESV)

That is a crucial insight. Possessions can improve certain aspects of life. But possessions cannot satisfy the deepest needs of the human heart.

Money can buy a house. It cannot create a loving home.

Money can buy a bed. It cannot guarantee peaceful sleep.

Money can purchase medical treatment. It cannot guarantee health.

Money can attract attention. It cannot create genuine friendship.

Money can provide comfort. It cannot provide eternal security.

God designed us with needs that **only** He can satisfy. This is why Jesus repeatedly warned against making wealth our master. **Money makes a wonderful servant. It makes a terrible god.**

Jesus said:

"No one can serve two masters... You cannot serve God and money." (Matthew 6:24, ESV)

Notice that Jesus does not say we cannot possess money. He says money must never possess us. This brings us to one of the central questions of stewardship: Why does God entrust resources to people?

Many assume the answer is: So I can consume more. But Scripture offers a larger vision. God often entrusts resources to us so that we can become channels of blessing.

Listen to what Paul wrote:

"Tell them to use their money to do good. They should be rich in good works and generous to those in need, always being ready to share with others. By doing this they will be storing up their treasure as a good foundation for the future so that they may experience true life" (1 Timothy 6:17-19, NLT)

Notice the emphasis. Not merely rich in possessions. Rich in good works. Rich in generosity. Rich in service. Rich in blessing others.

This reveals something profound about God's character. God is a giver. Creation is an act of giving. Salvation is an act of giving. Grace is an act of giving.

Every good gift ultimately comes from Him:

"Every good gift and every perfect gift is from above, coming down from the Father of lights, with whom there is no variation or shadow due to change." (James 1:17, ESV)

As we grow in wisdom, we increasingly reflect that same character.

One of the clearest indicators of spiritual maturity is growing generosity. Why? Because generosity demonstrates trust in who God is. Generous people are saying: "My security is not ultimately in what I possess. My security is in God."

That does not mean wisdom ignores saving, planning, or investing. In fact, Proverbs repeatedly praises wise preparation. The ant stores food. The diligent prepare for the future. The wise avoid unnecessary debt. The prudent think ahead.

Planning is wise. Hoarding is not. There is a difference.

Wise stewardship asks: "How can I best use what God has entrusted to me?" That question applies whether a person has little or much.

Some readers may assume this chapter applies mainly to wealthy people. It does not. Stewardship begins wherever you are.

Jesus praised a widow who gave two small coins because she gave from a trusting heart.

God measures differently than the world does. The world measures amount. God measures faithfulness. This theme appears throughout Scripture.

Faithfulness matters more than size. Faithfulness matters more than visibility. Faithfulness matters more than comparison. God is not asking whether you have been entrusted with more than someone else. He is asking: "What are you doing with what I have entrusted to you?"

That question reaches every area of life. Not just money, but also our time. Are we using our time the way God wants us to? What about our abilities? Have you ever thought of the fact that you are actually a steward of your abilities? Does God also ask you to be a faithful steward of the relationships He has entrusted you with? Do you see opportunities as random bits of luck, or maybe as something you have worked smartly to earn? God sees the opportunities you have as gifts from Him. And this applies to your influence, your knowledge, and your health and your strength. God thinks you have stewardship responsibilities over all these things.

One day each of us will give an account to God for how we managed His gifts. That thought should not produce fear in the child of God. It should produce purpose, direction, and gratefulness to God that He would call us into partnering with Him. Because stewardship is not primarily about restriction. It is about partnership.

God invites us to participate in His work. He allows us to invest in things that matter eternally. He allows us to bless people. He calls us to walk with Him as He serves people. As He encourages people. As He provides for people. He wants you to know the thrill and the joy that comes from watching His Kingdom advance here on this earth.

And in doing so, we discover something remarkable. The greatest joy is not found in possessing God's gifts. It is found in using God's gifts for God's purposes. **That is how wealth becomes wisdom.** That is how prosperity becomes stewardship. And that is why the wise person understands that money is never the destination. It is simply one of the tools God places in our hands as He teaches us how life actually works.

For gold can buy many things.

But wisdom teaches us what to do with the gold.

And that is a treasure far better than gold.

So, ask yourself this question: “Do I really think everything I have is really owned only by God?” If so, does that fact make you want to become a wiser steward? If not, the next chapter may be of great help to you in helping you see God better for who He really is, which in turn will motivate you to want to become more wisely generous.

# Chapter 17

## The Wisdom of Generosity

Why does God want us to be generous?

Many people assume the answer is obvious. Because generous people help others.

That is certainly true.

But Scripture presents a deeper reason. God calls us to generosity because generosity reflects His character. God is a giver. Creation is an act of giving. Life itself is a gift. Salvation is a gift. Grace is a gift. Forgiveness is a gift. Every breath we take is a gift.

Listen to what Scripture says:

"Every good gift and every perfect gift is from above, coming down from the Father of lights..." (James 1:17, ESV)

Everything we possess ultimately traces back to God. Here is a profound truth: Because He is generous, reality itself is filled with gifts. And because we are made in His image, one of the ways we become more like Him is by becoming more generous ourselves.

This is one reason Proverbs speaks so often about generosity:

"One gives freely, yet grows all the richer; another withholds what he should give, and only suffers want." (Proverbs 11:24, ESV)

At first glance, that sounds backwards. How can giving lead to increase? Shouldn't keeping produce more? From a purely mathematical perspective, it seems that way. But God is describing something deeper than mathematics. He is describing how reality actually works.

Generosity has many profound and desirable benefits that hoarding money loses out on. Generous people tend to build:

- stronger relationships,
- deeper trust,
- greater goodwill,
- richer communities,
- and healthier hearts.

Selfish people often experience the opposite.

God is not suggesting that every generous act immediately produces financial gain. Rather, He is revealing that generosity aligns us with the way He is (which is reflected in the reality He designed).

Listen to the next verse:

"Whoever brings blessing will be enriched, and one who waters will himself be watered."  
(Proverbs 11:25, ESV)

Notice the imagery. The person who waters others is refreshed. The person who blesses others is blessed. This is one of the great paradoxes of life. But it is the way God operates—He insures this happens.

The world says: "Grab all you can." God says: "Learn to give."

The world says: "Protect yourself first." God says: "Trust Me enough to become generous."

The world says: "Happiness comes from getting." God says: "There is greater joy in giving."

Jesus Himself said:

"It is more blessed to give than to receive." (Acts 20:35, ESV)

Have you ever wondered why that is true?

Because giving changes us. Receiving often focuses our attention on what we gain. Giving focuses our attention on others.

Receiving can feed selfishness. Giving trains the heart toward love.

Receiving can reinforce dependence on possessions. Giving reminds us that God is our provider.

This is one reason generosity is such a powerful spiritual discipline. Generosity is not merely transferring resources. It is training the heart. Every act of giving asks a question: Do I trust God enough to let go? Do I feel God's heart enough to really want to help where He wants me to help?

That question applies whether we are giving:

- money,
- time,
- encouragement,
- hospitality,
- attention,

- forgiveness,
- or service.

Generosity is much larger than finances. A person can be wealthy and ungenerous. A person can have little and still be extraordinarily generous.

Jesus illustrated this beautifully when He observed the widow who gave two small coins. Her gift was tiny in amount. Yet enormous in faith.

God measures differently than people do. People often measure quantity. God measures trust.

People often measure visibility. God measures motive.

People often measure dollars. God measures hearts.

This should encourage every reader. Generosity is not reserved for the wealthy. It is available to everyone.

Every one of us has something we can give.

- A kind word.
- A listening ear.
- An act of service.
- A prayer.
- Encouragement.
- Hospitality.
- Time.
- Resources.

All of these can become expressions of generosity. This is important because true generosity is ultimately an expression of love and trust in God. And love sits at the center of God's character.

The Apostle Paul wrote:

"God loves a cheerful giver." (2 Corinthians 9:7, ESV)

Notice what God values. Not merely giving. But CHEERFUL giving. Why? Because cheerful generosity reflects His own heart. God does not give reluctantly. God does not give grudgingly. God delights in blessing His children.

As we mature in wisdom, we increasingly discover the joy of participating in that same pattern. One of the greatest misconceptions about generosity is that giving leaves us with less. Sometimes it does leave us with fewer possessions. But often it leaves us with far more of what truly matters.

So, we see this dynamic in operation: generosity enriches the giver more than the receiver. That is part of God's design. Not because He is manipulating us. But because He understands how flourishing works. Because that is what He is like.

Our selfish heart slowly shrinks. Our generous heart grows. The selfish person becomes increasingly focused on self. The generous person becomes increasingly aware of God's work in the lives of others.

One life becomes smaller. The other becomes larger. This is one reason generosity is so closely connected to wisdom.

Do you understand that possessions are temporary? ...And that relationships are eternal? ...And money is temporary? ...And character endures? ...And resources are tools? ...And people are treasures? ...And the God with whom you walk is a very generous giver?

The wise person learns to invest accordingly.

This perspective becomes especially important as we grow older. Eventually every possession we accumulate will pass into someone else's hands. But the good we do for others, the lives we influence, the people we bless, the investments we make in God's Kingdom—those things continue long after we are gone.

When Jesus said:

"Lay up for yourselves treasures in heaven..." (Matthew 6:20, ESV)

He was reminding us that some investments have eternal returns.

That does not mean we neglect earthly responsibilities. It means we keep them in perspective. Wise stewardship eventually leads to generous living. And generous living increasingly reflects the heart of God.

As you think about your own life, consider these questions:

- Am I becoming more generous as I grow older?
- Do I actually view what I possess as God's, or merely mine?
- Do I trust God enough to become a channel of blessing?
- If someone observed my life closely, would they conclude that generosity is important to me?

Those are wisdom questions. And the answers reveal much about the condition of our hearts.

This next section will surprise some people, but it is vitally important to understand if we are to learn to walk with God in wisdom.

There is another important truth we must understand about generosity.

Not all generosity is wise.

That statement may at first seem to contradict the previous parts of this chapter, but it is consistent with one of the central themes of this book. God never asks us merely to be generous. He asks us to be wise.

Many of us have learned through painful experience that giving can sometimes produce unintended consequences. Giving money to a person who is hungry may help provide a meal. But if that money is used to purchase drugs or alcohol, our generosity may end up contributing to the very problem we hoped to solve.

Similarly, rescuing someone from the consequences of repeated foolish decisions may feel loving in the moment. Yet there are times when God is using those consequences to teach lessons that could not be learned any other way. In that case, our generosity ends up opposing God's plan for that person.

Scripture repeatedly teaches that consequences can be one of God's tools for instruction.

"Whoever ignores instruction despises himself, but he who listens to reproof gains intelligence." (Proverbs 15:32, ESV)

And again:

"A rebuke goes deeper into a man of understanding than a hundred blows into a fool." (Proverbs 17:10, ESV)

Sometimes what a person needs most is not relief from consequences but wisdom gained through them.

This means that generosity must be guided by wisdom.

Consider how often Jesus helped people. He fed the hungry, healed the sick, comforted the brokenhearted, and gave generously of His time and attention. Yet Jesus never acted merely because a need existed. He acted in perfect harmony with His Father's will.

Jesus said:

"Truly, truly, I say to you, the Son can do nothing of his own accord, but only what he sees the Father doing." (John 5:19, ESV)

And again:

"I do nothing on my own authority, but speak just as the Father taught me." (John 8:28, ESV)

That is a remarkable pattern.

The most generous person who ever lived did not act independently. He sought the Father's direction.

The same should be true of us.

Before giving, it is often wise to pray: "Lord, how do You want me to help? Lord, what would truly benefit this person? Lord, what are **You** doing in this situation?"

Those questions shift our focus from merely solving an immediate problem to partnering with God in accomplishing His purposes.

Sometimes God may lead us to give money.

Sometimes He may lead us to provide food, transportation, encouragement, counsel, employment, accountability, or friendship.

Sometimes He may lead us to say "yes."

At other times, love may require us to say "not this way."

This can be difficult.

Many people assume that saying "no" is unloving. Yet God Himself sometimes allows people to experience the consequences of their choices because He loves them and desires their growth.

Wise generosity seeks the highest good of another person, not merely their immediate comfort.

This is one reason generosity can become a pathway to wisdom. As we seek God's guidance in how to help others, we begin to see situations through His eyes. We learn to distinguish between enabling and helping, between relieving symptoms and addressing causes, between temporary relief and lasting transformation.

In other words, generosity becomes more than giving. It becomes listening. It becomes discerning. It becomes partnering with God.

And as we learn to be generous in the ways God directs, we not only bless others—we grow in wisdom ourselves.

For ultimately, generosity is not primarily about money. It is about becoming more like the God who gave us everything.

And that transformation is a treasure far better than gold.

# Chapter 18

## Marriage: Two People Learning Wisdom Together

What is the purpose of marriage?

Most people would answer:

To find love.

To build a family.

To share life with someone.

To experience companionship.

All of those are good answers.

All of them contain truth.

But Scripture reveals something deeper.

Marriage is one of God's primary tools for helping people grow in wisdom. That may sound surprising. Many people enter marriage believing they have found the person who will make them happy. Over time they often discover something unexpected. Marriage has a remarkable ability to reveal what is already in the heart.

Marriage reveals selfishness. It reveals impatience. It reveals pride. It reveals fears. It reveals insecurities. It reveals unrealistic expectations. In other words, marriage often reveals areas where we still need wisdom.

This should not surprise us.

One of the recurring themes of this book is that God uses reality to teach us. Marriage is one of the most powerful realities He has created.

Listen to God's words:

"He who finds a wife finds a good thing and obtains favor from the LORD." (Proverbs 18:22, ESV)

Notice that marriage is described as a blessing.

A gift.

A favor from God.

This is important because modern culture often portrays marriage primarily as a contract between two individuals seeking personal fulfillment.

God presents it differently. Marriage is a gift from a loving Father. And like every gift God gives, it comes with purposes larger than we may initially recognize.

One of those purposes is transformation. Marriage teaches us to think beyond ourselves.

Before marriage, many decisions affect primarily one person. After marriage, nearly every important decision affects two.

This requires wisdom. It requires communication. It requires patience. It requires humility. It requires learning to see life from another person's perspective. And of that can be difficult—a lot more difficult than what we expected when we took those initial wedding vows.

One reason marriage is such a powerful teacher is that it confronts selfishness almost daily. Most marital conflict can be traced, at least in part, to competing desires. "I want things my way." "I want my preferences." "I want my timetable." "I want my expectations fulfilled."

If we are honest, much of our frustration in marriage arises when reality fails to conform to our preferences.

Yet one of the central lessons of wisdom is learning to surrender self-centeredness. Marriage provides countless opportunities to practice that lesson.

Listen to Paul's words:

"Submit to one another out of reverence for Christ." (Ephesians 5:21, ESV)

Notice that mutual submission begins with Christ. Marriage is not merely two people adjusting to each other. **It is two people learning to follow Christ together.** That changes everything.

The question becomes less: "How can I get my spouse to change?" and more: "Lord, what are You teaching me through this relationship?"

That is a wisdom question. And wisdom questions often lead to growth.

Another gift marriage offers is companionship. God said:

"It is not good that the man should be alone." (Genesis 2:18, ESV)

From the beginning, God designed that human beings should flourish in relationship.

He created us for community. He created us for companionship. He created us for partnership. A healthy marriage provides opportunities for all three.

The husband and wife become fellow travelers. Fellow servants. Fellow learners. Fellow worshipers. Fellow stewards.

Together they learn to walk with God. Together they face adversity. Together they celebrate blessings. Together they raise children. Together they navigate life's uncertainties.

This partnership can become one of God's greatest gifts.

Yet wisdom also teaches us that healthy marriages do not happen automatically. Like gardens, marriages require cultivation.

Listen to Solomon's words:

"Catch the foxes for us, the little foxes that spoil the vineyards." (Song of Solomon 2:15, ESV)

Small problems often become large problems when ignored.

1. Small resentments.
2. Small misunderstandings.
3. Small disappointments.
4. Small habits.
5. Small neglect.

Over time, these things can damage a relationship if left unattended.

Wise couples learn to address problems early. They learn to communicate honestly. They learn to forgive quickly. They learn to seek understanding. Most importantly, they learn to keep inviting God into the relationship.

This brings us to one of the most important truths about marriage. No spouse can successfully occupy the place that belongs only to God.

Many marriages struggle because one partner expects the other to provide:

- complete happiness,
- complete security,
- complete understanding,
- complete fulfillment.

No human being can carry that burden.

God never intended them to.

Only God can satisfy the deepest needs of the human heart.

When we expect a spouse to do what only God can do, disappointment inevitably follows. But when two people seek God together, something beautiful happens. Their relationship gains a foundation larger than themselves.

The closer each grows to God, the closer they often grow to one another. This is why Scripture repeatedly encourages husbands and wives to love sacrificially.

Paul writes:

"Husbands, love your wives, as Christ loved the church and gave himself up for her."  
(Ephesians 5:25, ESV)

What a remarkable standard.

This is not a self-centered love. It is a sacrificial love. It is a giving love. It is a serving love. It is a protecting love. There is a lot to this love that is delayed gratification. There will be a lot of times when you accept being inconvenienced, but you are trading that temporary disruption and extra work for a long-term beauty and satisfaction that is second to none in this life.

This kind of love reflects Christ Himself.

And wives are likewise called to respect, support, and encourage their husbands as partners in God's purposes.

Neither role is fundamentally about power. Both are fundamentally about Christ's kind of love that constantly prefers the benefit of the other over your own benefit. But like being wisely generous leads to long-term wealth, so preferring the benefit of your mate leads to long-term great wealth in the quality of your marital relationship.

Both roles are fundamentally about serving. Both are fundamentally about reflecting God's character.

Do you see that marriage can be a powerful school to teach you wisdom? Are you up for enrolling in that school?

Every day presents opportunities to practice:

- patience,

- generosity,
- forgiveness,
- humility,
- service,
- faithfulness,
- and love.

In other words, marriage gives us repeated opportunities to become more like Christ. That may be one of God's greatest purposes for marriage. Not merely happiness. Though happiness is often a blessing. Not merely companionship. Though companionship is precious. Not merely family. Though family is a great and life-giving gift. But transformation. God uses marriage to shape us into people who increasingly reflect His wisdom and His character.

As you think about your own marriage—or your future marriage—consider these questions:

- Am I seeking to become the kind of spouse God wants me to be?
- Am I asking God to reveal what He is teaching me through this relationship?
- Am I trying to change my spouse more than I am allowing God to change me?
- Are my words and actions encouraging my spouse to walk more closely with God?

Those are wisdom questions. And the answers reveal much about the condition of our hearts. Because ultimately, marriage is not merely two people living together. It is two people learning to walk with God together.

And when that happens, marriage becomes one of the most powerful classrooms of wisdom God has ever created.

A treasure far better than gold.

# Chapter 19

## How to Wisely Manage Your Gold

Money is a strange thing.

People spend much of their lives thinking about it, earning it, saving it, investing it, spending it, worrying about it, and sometimes fighting over it.

Yet money itself is neither good nor evil.

Money is simply a tool. Like any tool, it can be used wisely or foolishly.

This is one reason the Bible spends so much time talking about wealth, work, debt, stewardship, generosity, and contentment. God understands that financial decisions often reveal what is happening in our hearts.

The question is not whether we will manage resources. The question is whether we will manage them wisely.

### God Owns It All

One of the foundational principles of biblical finance is that we are not owners. We are stewards.

Everything ultimately belongs to God. Our abilities. Our opportunities. Our possessions. Our income. Our investments. Our time. Our very lives. This changes the way we think about money.

The world asks: "How much of my money should I give to God?"

Wisdom asks: "How does God want me to manage what already belongs to Him?"

That is a very different question.

The wise person sees himself not as an owner but as a manager entrusted with resources that belong to another.

### Steward What God Has Entrusted to You

Jesus taught this principle in the Parable of the Talents.

"Well done, good and faithful servant. You have been faithful over a little; I will set you over much." (Matthew 25:21, ESV)

The faithful servants invested and multiplied what had been entrusted to them. The unfaithful servant buried his talent and did nothing with it. The lesson is clear. God expects productive stewardship. Not recklessness. Not greed. But productive stewardship. The goal is not merely preserving resources but using them wisely for God's purposes. This may be the clearest biblical indication that productive investment is not inherently wrong. What matters is the heart, the motives, and the stewardship behind it.

## **Think Long-Term**

One of the great enemies of wisdom is impatience. Too often we want immediate results.

We want immediate profits. We want immediate success. But Scripture repeatedly points us toward diligence and long-term thinking.

"The plans of the diligent lead surely to abundance, but everyone who is hasty comes only to poverty." (Proverbs 21:5, ESV)

Notice the contrast. Diligence versus haste. Planning versus impulsiveness. Patience versus urgency.

Wise financial decisions are rarely exciting. Most wealth is built gradually through years of disciplined choices rather than dramatic opportunities. Wisdom understands that slow growth is often healthy growth.

## **Diversify Your Risks**

One of the more surprising financial principles in Scripture appears in Ecclesiastes:

"Give a portion to seven, or even to eight, for you know not what disaster may happen on earth." (Ecclesiastes 11:2, ESV)

This means you should split your investments up into seven or more different kinds of investments. For example, if you had \$70,000 to invest (money that was not borrowed and you could afford to lose), this verse suggests you invest it in fairly equally in seven different kinds of investments (the following should not be taken to be financial recommendations, as I am not a professional financial advisor; it is presented only as an example of what diversification might look like):

1. Real estate: buy a plot of land worth \$10,000 somewhere where community growth can be expected over the next 10 to 20 years. Make sure you do a title search and get title insurance. Also make sure the previous owners never used it for chemical or other types of dumping.
2. Put \$10,000 into a Certificate of Deposit (CD) which is guaranteed by the U.S. government.

3. Buy \$10,000 worth of stock in a leading company of an industry that is likely to keep growing over the next 10 years. This assumes you have done the research and that company has an established track record of good management and healthy growth.
4. Buy \$10,000 worth of gold or silver. This can be done in various ways such as holding the actual physical metal, or investing in precious metal ETFs. Be careful when you make the investment decision. Do the research to clearly understand the risks and make sure you are okay with accepting those risks.
5. Buy \$10,000 in a reputable mutual fund with a history of steady average growth of at least 7% per year.
6. Consider buying \$10,000 worth of art you like that is worth the money you spend, and has previously sold for at least the amount of money you are investing in it. Make sure you are buying it from a reputable dealer.
7. Put \$10,000 into a high yield savings account from which you can withdraw your money without penalty if some unexpected need arises.
8. Alternatively to one of the above categories, you may want to put \$10,000 into high yield corporate bonds, or even tax-free municipal bonds. If you do this, make sure the corporations (or municipalities) have been established and growing for a long time, and that they are managed by fiscally responsible people.
9. As a general rule, investing in family or friend ventures will often end up being a bad idea. Proceed down this road with much caution and written contract guarantees.

Thousands of years before modern investment theory, Solomon recognized a simple reality:

No one knows the future. Because uncertainty exists, wisdom spreads risk. The principle is straightforward:

- Do not place everything into a single venture
- Diversification does not eliminate risk
- But it recognizes reality
- And wisdom always begins with reality.

### **Beware of Get-Rich-Quick Thinking**

The desire for quick wealth has ruined many lives. Every generation seems to invent a new version of the same temptation. Speculation. Gambling. Hot tips. Secret formulas. Miracle investments. Promises of extraordinary returns with little effort.

For every big-pot lottery winner, there are ten million other people who lost their money. Those odds should cause you to find somewhere less risky to put your money.

God repeatedly warns against this mindset of get rich quick schemes.

"Wealth gained hastily will dwindle, but whoever gathers little by little will increase it."  
(Proverbs 13:11, ESV)

Notice the phrase: "Little by little." Most lasting wealth is accumulated gradually. Patience is often a greater financial asset than brilliance. The wise investor understands that sustainable growth is usually preferable to dramatic gains accompanied by dramatic risks.

## **Beware of the Love of Money**

Money is not the problem. The love of money is.

Paul warns:

"For the love of money is a root of all kinds of evils." (1 Timothy 6:10, ESV)

This is one of the most misunderstood verses in Scripture. Money itself is not evil. Money can be used to feed families. Support ministries. Fund education. Provide employment. Help the needy. Advance the Kingdom of God.

The danger arises when wealth becomes our source of identity, security, or significance.

Money makes a terrible god. It always promises more than it can deliver.

As Solomon observed:

"He who loves money will not be satisfied with money." (Ecclesiastes 5:10, ESV)

The human heart was created for God. No amount of wealth can fill a space designed for Him.

## **Avoid Unnecessary Debt**

Debt deserves careful consideration. Scripture does not teach that all debt is sinful. But it repeatedly warns about its dangers.

"The borrower is the slave of the lender." (Proverbs 22:7, ESV)

Debt creates obligations. It limits flexibility. It increases vulnerability. It can produce stress and anxiety.

This is why wise people approach debt cautiously (and usually avoid it, if possible).

The same principle applies to financial guarantees and obligations. Proverbs warns against emotional commitments and surety agreements. Before signing financial obligations (guaranteeing someone else's loan), wisdom asks:

"What could go wrong?"

"Can I truly afford this?"

"What happens if circumstances change?"

Wisdom recognizes that today's confidence can become tomorrow's regret.

## **Work Diligently**

The biblical pattern for financial success is remarkably consistent. Work diligently. Be so patient that others will think you are made of stone. Be faithful to what God has called you to, and to the obligations you made to others. Be content with slow steady progress.

"A slack hand causes poverty, but the hand of the diligent makes rich." (Proverbs 10:4, ESV)

And:

"In all toil there is profit, but mere talk tends only to poverty." (Proverbs 14:23, ESV)

At the risk of sounding like a broken record: God's normal pattern is not sudden wealth. It is faithful effort over time. The culture often celebrates overnight success. Wisdom recognizes that most meaningful accomplishments are built slowly.

## **Know What You Own**

Another financial principle appears in Proverbs:

"Know well the condition of your flocks." (Proverbs 27:23, ESV)

In Solomon's day, flocks represented significant assets. Today the principle still applies. Wise people understand their finances. They understand their investments. They monitor what they own. They ask questions. They learn. They remain informed.

Wisdom does not blindly hand responsibility to others and then ignore the outcome. Good stewardship requires attention.

## **Remember Why Wealth Exists**

Perhaps the most important lesson of all is this: The purpose of wealth is not wealth; the purpose of wealth is stewardship.

Paul writes:

"They are to do good, to be rich in good works, to be generous and ready to share." (1 Timothy 6:18, ESV)

Notice that God does not condemn wealth. He directs its purpose. Resources become tools for serving others. Blessings become opportunities to bless. Provision becomes an opportunity for generosity.

This same principle appears in Ephesians:

"Let the thief no longer steal, but rather let him labor... so that he may have something to share with anyone in need." (Ephesians 4:28, ESV)

That verse is remarkable. Why work? Why produce? Why earn? Ultimately, so that we can become channels of blessing.

The goal is not merely accumulation. The goal is generosity.

## **Learn Contentment**

One of the greatest financial skills has nothing to do with investing.

It is contentment. The writer of Hebrews says:

"Keep your life free from love of money, and be content with what you have." (Hebrews 13:5, ESV)

Contentment does not mean laziness. It does not mean abandoning ambition. It does not mean refusing to improve your circumstances. It means refusing to allow possessions to determine your happiness. Contentment is the ability to enjoy God's blessings without becoming enslaved to the pursuit of more.

## **How Life Actually Works**

When we put all of these biblical principles together, a remarkably balanced picture emerges.

God encourages:

- productive stewardship,
- wise investment,
- long-term planning,
- diversification,
- diligence,
- prudence,
- and generosity.

At the same time, He warns against:

- greed,
- gambling mentalities,
- get-rich-quick schemes,
- debt bondage,
- financial recklessness,
- and the love of money.

The world often asks: "How can I get rich as quickly as possible?"

Wisdom asks a different question: "How can I faithfully steward what God has entrusted to me?"

That question changes everything. Because in God's economy, financial success is not measured merely by how much wealth we accumulate. It is measured by how faithfully we manage the resources He places in our care.

And that is how life actually works.

A treasure far better than gold.

# Chapter 20

## Choosing Relationships Wisely

Show me your closest friends and I can make some surprisingly accurate predictions about your future.

That statement may sound exaggerated at first.

Yet God repeatedly teaches this principle throughout the Bible, but particularly throughout the book of Proverbs.

The people closest to us shape us more than we often realize. Their attitudes influence our attitudes. Their habits influence our habits. Their priorities influence our priorities. Their beliefs influence our beliefs. Those things they are most passionate about tend to become more of a priority for us. So that in many ways that we are probably not completely consciously aware of, we are being profoundly influenced by those with whom we have our closest relationships.

And over time, their direction often becomes, or at least influences, our direction.

This is one reason God speaks so frequently about relationships.

He understands something that many people learn only through painful experience: The people we choose to walk with will significantly influence who we become.

Listen to God's words:

"Whoever walks with the wise becomes wise, but the companion of fools will suffer harm." (Proverbs 13:20, ESV)

Notice the simplicity of that statement.

God does not say: Whoever walks with the wise might become wise.

He says: Whoever walks with the wise becomes wise.

That is a promise.

And it reflects the way reality actually works. Wisdom is contagious. It is not 100% perfectly contagious. But there is an undeniable consistency. Spend enough time around wise people and you begin to see life through wiser eyes. You begin to notice things you previously missed. You begin to ask better questions. You begin to make better decisions.

You begin to see reality more clearly.

The opposite is also true. Spend enough time around foolish people and foolishness gradually begins to feel normal.

This is one of the greatest dangers in human relationships. People rarely become foolish overnight. More often, foolishness is absorbed little by little. One compromise. One bad habit. One rationalization. One unwise influence at a time.

And then eventually a person wakes up and wonders:

"How did I get here?"

Often the answer can be found in the voices they chose to follow. This does not mean we should avoid everyone who struggles.

If that were true, Jesus would have had no one to minister to.

Jesus loved sinners. He ate with sinners. He welcomed sinners. He died for sinners.

And if we are honest, every one of us has been a sinner in need of grace.

The issue is not whether we love people. The issue is whether we allow unhealthy influences to shape us.

There is a difference between:

- loving a person,
- helping a person,
- serving a person,

and

- allowing that person to become one of your primary sources of companionship and counsel.

Wisdom recognizes that distinction.

One of the most important questions you can ask about any relationship is: "Where is this relationship leading?"

Notice the question.

Not: "How do I feel about this person?"

Not: "Is this person enjoyable to be around?"

Not: "Do we share common interests?"

Those things may matter.

But wisdom asks a deeper question: "What direction is this relationship moving me?" Toward God? Or away from Him?

Toward wisdom? Or toward foolishness?

Toward integrity? Or toward compromise?

Toward truth? Or toward deception?

Those are wisdom questions. And they are often more important than questions of comfort or convenience. This is why Proverbs warns us repeatedly about certain kinds of people.

Listen to God's words:

"Make no friendship with a man given to anger, nor go with a wrathful man." (Proverbs 22:24, ESV)

Why would God say that?

Because anger spreads. Spend enough time around an angry person and anger begins to feel normal.

The same principle applies to many other attitudes. Bitterness spreads. Cynicism spreads. Complaining spreads. Fear spreads. Negativity spreads. Hate spreads.

But thankfully, wisdom spreads too. Faith spreads. Joy spreads. Gratitude spreads. Generosity spreads. Hope spreads. This is why wise friendships are such a gift.

You are being challenged to acknowledge this truth: "One of the greatest blessings God can give you is a friend who helps you walk more closely with Him." Are you finding this an attractive proposition?

Listen to another proverb:

"Iron sharpens iron, and one man sharpens another." (Proverbs 27:17, ESV)

Sharpening is not always comfortable. Sometimes wise friends challenge us. Sometimes they correct us. Sometimes they ask questions we would rather avoid. Sometimes they point out blind spots. But because they care about us, they help us grow.

Remember what we learned in Chapter 7?

Wise people welcome correction.

One of the reasons wise friendships are so valuable is that they help us see things we cannot see by ourselves. Every one of us has blind spots. Every one of us has weaknesses. Every one of us has areas where we are prone to self-deception.

God often uses other people to help us see what we cannot see alone.

This is one reason isolation can be dangerous. Some people imagine they are strong enough to navigate life independently. Scripture teaches otherwise. God created us for community. He created us for fellowship. He created us for mutual encouragement. He created us for accountability.

One of Satan's favorite strategies is isolation. A person cut off from wise counsel becomes increasingly vulnerable. This is one reason the local church is such a gift.

Certainly churches are not perfect. They never have been. Every church is filled with imperfect people. But God designed, and supervises, His people to grow together. To encourage one another. To pray for one another. To bear one another's burdens. To sharpen one another. To help one another walk faithfully with Him.

The wise person recognizes this gift and embraces it.

Another important principle deserves mention. Not every relationship is meant to last forever.

That may sound surprising. Yet seasons change. People change. Assignments change.

God sometimes brings people into our lives for a season and then leads them elsewhere. Wise people learn to appreciate those seasons without clinging to them.

At the same time, some relationships deserve extraordinary effort. A godly spouse. Faithful friends. Spiritual mentors. Family members. Brothers and sisters in Christ. These relationships are treasures.

They should be cultivated carefully. Protected diligently. Nurtured intentionally. Because they are among God's most valuable gifts.

As you think about your own relationships, consider these questions:

- Who most influences the way I think?
- Whose approval matters most to me?
- Who do I seek for advice?
- Who helps me become more like Christ?
- Who encourages my walk with God?
- Are there relationships that are gradually pulling me away from wisdom?
- Am I the kind of friend who helps others become wiser?

Take a moment to reflect on those questions.

They may reveal more about your future than you realize. Because relationships are never merely about companionship. They are about direction. They are about influence. They are about formation. They are about transformation.

And ultimately, they are about becoming the kind of person God created you to be.

One day, when you look back over your life, you will likely discover that many of God's greatest blessings came wrapped in the form of people. People who encouraged you. People who challenged you. People who prayed for you. People who taught you. People who walked beside you. People who helped you hear God's voice more clearly.

Those relationships are gifts.

Treasures entrusted to us by a loving Father.

And learning to choose them wisely is one more example of how life actually works.

A treasure far better than gold.

# Chapter 21

## Raising Children in Wisdom

What is the ultimate goal of parenting?

Many parents would answer:

- To keep children safe.
- To help them succeed.
- To help them become responsible adults.
- To provide opportunities we may not have had ourselves.

Those are all worthy goals.

But Scripture points us toward something even greater.

The ultimate goal of parenting is not merely to raise successful children.

It is to raise children who learn to walk with God in wisdom.

Wisdom comes from Scripture (the Bible). Scripture tells us who God is, what He is like, how He operates, how He has created reality to operate so that it reflects who He is and what He values. This truth about Scripture is the fundamental realization of good parenting. Good parenting comes from parents taking Scripture seriously. Parents who are convinced that Scripture is the primary guide to raising wise children.

Throughout the Bible, God gives parents instruction, encouragement, correction, and insight about this sacred responsibility. Let us examine some of the most important passages and discover what they teach us about raising wise and godly children.

### The Goal of Parenting

God takes joy in watching you teach your children to walk in the truth.

"I have no greater joy than to hear that my children are walking in the truth" (3 John 1:4).

This verse reveals what should ultimately be the deepest desire of every Christian parent.

John does not say his greatest joy comes from hearing that his children are wealthy, educated, successful, popular, or accomplished. His greatest joy comes from knowing they are walking in the truth. The Apostle John had previously written (and it is what he means in this verse) that Jesus said of Himself:

page108

"I am the way, and the truth, and the life. No one comes to the Father except through me"  
(John 14:6, ESV)

Jesus is the ultimate truth. Do you know how to raise children who walk in Jesus?

These verses help parents establish the proper target. Success is good. Achievement is good. Education is good. But none of those things can replace a genuine vibrant continually growing relationship with God and with His Son Jesus Christ.

The greatest victory a parent can experience is seeing a child learn to know God, trust God, and walk with God throughout life.

Training your children to walk with God needs to begin from the earliest years of the child.

"Train up a child in the way he should go; even when he is old he will not depart from it"  
(Proverbs 22:6).

This proverb teaches that the direction established early in life often becomes the direction followed later in life.

Children do not naturally drift toward wisdom. They acquire beliefs, habits, and priorities from the influences around them. God therefore calls parents to be intentional.

This verse is not primarily a promise of guaranteed outcomes. Rather, it teaches how life normally works. Children who are consistently trained in wisdom are far more likely to continue walking in wisdom later in life.

Parents cannot control every future choice their children will make, but they can help establish the path. It has been my frequent observation, watching many Christian families over the decades, that those parents who walk humbly with the Lord in a genuine vibrant continually growing relationship with God and with His Son Jesus Christ—those parents usually are very successful in raising children who do the same. Because a life characterized by seeking to constantly deepen one's relationship with God is more something that is caught than taught.

## Parents as Teachers of Wisdom

God intends parents to be the primary source of a child's learning to walk in wisdom.

"Hear, my son, your father's instruction, and forsake not your mother's teaching..."  
(Proverbs 1:8-9)

Parents cannot outsource this. That won't work. You can't think just because you take your children to church and Sunday school and church youth group and Christian summer camp that they will learn what they need to know about walking with God. They will most likely follow your model. God holds you responsible for modeling a wise life's walk to your children.

Notice that both father and mother are mentioned. Raising wise children is not the responsibility of only one parent. God intends both parents to participate in shaping the next generation.

Going further with this theme:

" And these words that I command you today shall be on your heart. You shall teach them diligently to your children, and shall talk of them when you sit in your house, and when you walk by the way, and when you lie down, and when you rise." (Deuteronomy 6:6-7).

The imagery is also important. Wisdom is presented as something beautiful and valuable. Parents should not merely teach rules. They should help children see why God's wisdom is worth embracing. God's truth must first be on the parent's heart before it can be effectively taught to a child.

The passage also teaches that wisdom training is not limited to formal lessons. Daily life becomes the classroom. Meals, travel, work, recreation, and ordinary conversations become opportunities to discuss God's truth.

Wisdom is not merely taught in special moments. It is woven into everyday life.

But what specifically should you be teaching? Where do you get the content that you are supposed to pass on to your children?

" and how from childhood you have been acquainted with the sacred writings, which are able to make you wise for salvation through faith in Christ Jesus" (2 Timothy 3:15)

The sacred writings referred to here by the Apostle Paul are the Scriptures (the Bible). Are these sacred writings something that are so near and dear to you that you can scarcely go a day without diving deeply in prayerful study into the treasures that are in every verse? That is the challenge. Your children won't care if you don't care. Your children won't care if you just do it so they can see you do it. They will know your heart. If your heart is not vested in the Bible, then you need to be in prayer asking the Lord to change your heart—your kids are counting on you.

## Shaping the Heart

“Keep your heart with all vigilance, for from it flow the springs of life” (Proverbs 4:23).

In this verse, God tells us one of the most important truths you need to understand as a parent is: the ultimate target of good parenting is not behavior management but heart formation.

A child may learn to obey rules while still harboring attitudes, desires, and beliefs that eventually lead away from God. God therefore directs our attention to the heart, because the heart ultimately determines the direction of a person's life.

Parents should certainly teach appropriate behavior, but they should also help their children understand what is happening inside. Why are they angry? Why are they afraid? Why are they jealous? Why are they grateful? These conversations help children learn to recognize and bring their hearts before God.

What specifically does this passage counsel parents to do?

Look beyond outward behavior and pay attention to the condition of your child's heart. Help your children understand their desires, motives, attitudes, and emotions, and show them how to seek God's wisdom in shaping the inner person from which all of life flows. To do this well, you will need to frequently ask the Lord for lots of help.

The value God has for a Child's heart can be eye-opening when you listen to what Jesus had to say about a child-like heart:

“At that time the disciples came to Jesus, saying, ‘Who is the greatest in the kingdom of heaven?’ And calling to him a child, he put him in the midst of them and said, ‘Truly, I say to you, unless you turn and become like children, you will never enter the kingdom of heaven’” (Matthew 18:1-3).

This passage reminds parents that children are not merely people to be taught; they are also examples from whom adults can learn. Jesus pointed to a child as an illustration of the humility, trust, and teachability that characterize those who enter God's kingdom.

One of the greatest obstacles to wisdom is pride. Children, especially when they are young, naturally recognize their dependence on others. Jesus teaches that this childlike humility is not something to outgrow—it is something to preserve.

What specifically does this passage counsel parents to do?

Encourage humility, teachability, and trust in God. Help children understand their need for God's guidance, and model that same dependence in your own life. Wise parents not only teach their children about God; they demonstrate what it looks like to rely upon Him with a childlike heart.

One of the most important things parents can teach their children is to give them a clear picture of why they can trust God with their lives. Consider these words from Psalm 139:

“For you formed my inward parts; you knitted me together in my mother’s womb. I praise you, for I am fearfully and wonderfully made. Wonderful are your works; my soul knows it very well. My frame was not hidden from you, when I was being made in secret, intricately woven in the depths of the earth” (Psalm 139:13-15).

This passage teaches children that every child is intentionally designed by God. Children are not accidents. They are not random collections of traits and abilities. A child should clearly and repeatedly be taught and reminded that they are “fearfully and wonderfully” made. There is nothing mediocre about them. God has designed them to be very, very special and treasured by Him. Each child is uniquely created by God with a purpose. If you want your child to have a strong sense of importance and destiny, this is where it begins. Do this well and you will minimize any self-esteem issues as your child weathers the peer-pressure influences that can be so destructive especially in the teen years.

This truth should also transform the way parents view their children. Rather than trying to make every child fit some mold, wise parents seek to understand how God has uniquely designed each one. Different children have different gifts, personalities, strengths, and challenges. Effective parenting recognizes and nurtures those God-given differences.

What specifically does this passage counsel parents to do?

View each child as God's creation and stewardship. Ask God to help you understand how He has designed your child, and then help that child develop into the person God intends him or her to become. Wise parenting is not merely shaping a child according to our plans; it is cooperating with God's plans for that child's life.

## **Discipline and Correction**

Doing discipline and correction of children properly can be tricky. There is a tendency to either focus too much on behavior, or to slack off and let bad behavior go unaddressed. Both errors are destructive. Let’s consider these next two verses:

“Fathers, don't exasperate your children by coming down hard on them. Take them by the hand and lead them in the way of the Master” (Ephesians 6:4, MSG).

And

“Fathers, do not provoke your children, lest they become discouraged” (Colossians 3:21, ESV).

Parents, especially fathers, can be so focused on requiring good behavior from their children that they end up setting the bar too high. This leads to exasperating the child, often making the child

angry at the whole parenting process. The anger may express itself externally, but even worse, the anger may be kept internal by the child which fosters a fertile environment for great rebellion in later years. The children end up seeing God as an exacting and vengeful master, instead of seeing God as gracious and tenderly loving Father. And it all ties back to how their earthly father disciplined them.

Parenting is not passive. Children do not naturally drift toward wisdom any more than a garden naturally drifts toward productivity. Without intentional cultivation, weeds tend to grow.

God calls you to actively nurture your children. God is calling parents to train, correct, guide, and nurture character formation. The focus is NOT on punishing bad behavior. Bad behavior is either a symptom of a fallen nature going unrestrained, or a child coming to the conclusion that goodness is measured in behavior and the expectation is too far out of their reach—so they acquiesce to failure. In either case, the child is not seeing clearly that their Heavenly Father is calling them to walk in the grace and mercy of a tenderly loving, and perfectly Holy God, who provides righteousness to them. In God's sight, righteousness does not happen because of the child's good behavior, but righteousness happens God bestows it on us because Jesus has done it all for us. (See Galatians 2:19-21 and 2 Corinthians 5:18-19; these verses are at the very core of how God wants us, and our children, to relate to Him.)

In the light of these truths, discipline is not merely punishment. God disciplines His children because He loves them, and parents are called to do the same.

Wise discipline helps children understand that actions have consequences.

It teaches self-control.

It develops responsibility.

It helps children learn how life actually works.

Parents are called to teach their children truth.

They are to help children understand:

- who God is,
- how God sees reality,
- why God's commands are good,
- how wisdom works,
- and what it means to walk with Him.

So, the goal of parenting is not merely raising obedient children. **The goal is raising children who learn to walk with God.** That means parenting involves much more than enforcing rules. It means helping children understand the heart of God.

It involves explaining why God's wisdom leads to flourishing. It involves helping children discover that God is not merely a lawgiver but a loving Father who wants what is best for them.

Perhaps the most important lesson in this verse is that parenting requires both truth and love. Truth without love often produces resentment. Love without truth often produces foolishness. God calls parents to provide both.

Before we leave this section on disciplining your children, we want to encourage you to listen to the heart beat of the Lord in this next verse:

“for the Lord reproves him whom he loves, as a father the son in whom he delights”  
(Proverbs 3:12).

Did you catch that? The whole motivation behind why disciplines us is because He delights in us. Do your children understand, have they been told, the real reason you discipline them is not because you are ashamed or disappointed in their behavior, but because you delight in them? This is why God disciplines you—because He delights in you. He greatly rejoices when He sees you (and it is not because of what you do, but it is because of who you are in Jesus Christ)! Help your children to understand that.

## **Depending Upon God**

In my own life, one of the most powerful, and often used, promises of God is His offer to give me wisdom whenever I ask Him for it. This offer/promise is found in the book of James:

“If any of you lacks wisdom, let him ask God, who gives generously to all without reproach, and it will be given him” (James 1:5, ESV).

My wife and I raised five children to adulthood, all of whom are now devoted servants of their Lord Jesus Christ, and are now raising our grandchildren in the fear and admonition of the Lord. Through all of that childrearing, this promise in James 1:5 was absolutely indispensable. We encourage you to take God up on this great gift He offers as you address the challenges of being a godly parent. I can assure you that God is faithful to His promise. You can't be a prosperous/successful parent without God providing you wisdom as you walk down that path with Him.

“All your children shall be taught by the Lord, and great shall be the peace of your children”  
(Isaiah 54:13, ESV).

This verse contains both a promise and a profound reminder for parents.

The reminder is that parents are not the ultimate teachers of their children—God is. Parents have a vital role to play, but only God can reach a child's heart, reveal truth, and produce genuine wisdom. This truth should both humble and encourage every parent.

The promise is that when children are taught by the Lord, they experience a peace that comes from knowing Him and living according to His wisdom. God knows children better than their parents ever will, and He is fully capable of guiding them.

What specifically does this passage counsel parents to do?

**Parents should faithfully teach God's Word**, pray for their children, and then trust God to do what only He can do. Taking your children daily to God's word is maybe the single most constructive thing a parent can do in raising godly children. In our family, we always spent about 30 minutes at the breakfast table every morning reading Scripture and asking the children questions about the passage that would lead them to understand what God wants, and what God wants from them. The breakfast table time will not work for every family, so find a time in your daily routine that will work for you. Maybe the dinner table, maybe before bed, or some other time that you can make part of every day's schedule. We know this is a big ask, but it is the solution to so many otherwise daunting challenges parents face.

Wise parents recognize that they are partners in the process, but God Himself is the Master Teacher. One of the greatest gifts parents can give their children is to continually point them toward the God who desires to teach them personally.

In your discussions with your children, you will need to often remind and emphasize that all the blessings they have ultimately come from God ("Every good gift and every perfect gift is from above, coming down from the Father of lights, with whom there is no variation or shadow due to change."— James 1:17).

In these verses, Jesus is highlighting the heart of our Heavenly Father to give needful gifts when we ask Him for them, so we should be asking Him to provide for our needs often:

“Or which one of you, if his son asks him for bread, will give him a stone? Or if he asks for a fish, will give him a serpent? If you then, who are evil, know how to give good gifts to your children, how much more will your Father who is in heaven give good things to those who ask him!” (Matthew 7:9-11, ESV).

The theme of this section has been the practical reality that God is the source from which good parenting happens. We parents need to be leaning heavily on God to provide as He has promised, which is what He is anxious to do.

## **The Parent's Calling**

Being a parent is not something that happens accidentally. The Bible teaches it is something God plans and it comes with a specific calling from God for the parents. The patriarch Abraham was just one example of this. Look at what and why God called Abraham to be a father:

“For I have chosen him, so that he will command his children and his household after him to keep the way of the LORD by doing what is right and just, in order that the LORD may bring upon Abraham what He has promised” (Genesis 18:19, BSB).

This verse reveals that one reason God chose Abraham. God wanted Abraham to intentionally teach the next generation to follow Him. Abraham's faith was not meant to end with him; it was to be passed on to his children and household. Spiritual leadership in the home is a central responsibility of parents, not an optional activity delegated to others.

Notice that Abraham was to teach his children to "keep the way of the LORD" by practicing "righteousness and justice." Biblical wisdom is more than knowing God's truth; it is living it. Parents must therefore do more than communicate biblical information. They are called to model to their children the habits of obedience, integrity, fairness, compassion, and reverence for God. Children learn wisdom not only from what parents say, but from what the children consistently see in daily life of their parents.

The verse also underscores the importance of intentionality. Abraham was expected to "command" or direct his household in God's ways. Godly parenting does not happen by accident. It requires deliberate instruction, clear expectations, and consistent leadership. Parents who desire wise children must actively guide them toward God's standards rather than assuming they will discover those standards on their own.

For parents seeking to raise wise and godly children, Genesis 18:19 provides a powerful example. It teaches that one of the highest callings of a parent is to transmit faith to the next generation by both instruction and example. A lasting spiritual legacy is built when parents faithfully lead their children to know God's ways, practice righteousness, and walk with Him throughout their lives.

Children are God's generous legacy to the parents. They are a gift that not only brings great joy, but being a parent is a very sobering responsibility. Consider this next verse from Psalms:

“Don't you see that children are God's best gift? the fruit of the womb his generous legacy?” (Psalm 127:3, MSG).

This verse reminds parents that children are not ultimately possessions to be controlled, nor projects to be managed, but gifts entrusted to them by God. Every child is a blessing from the Lord, bearing His image and possessing unique value and purpose. Viewing each child as God's gift transforms the way parents approach their responsibilities, moving them from mere caretaking to faithful stewardship.

Because children belong first to God, parents are called to raise them with His purposes in mind. The goal is not simply to help children achieve worldly success, but to guide them toward knowing, loving, and serving the Lord. Wise parenting begins with recognizing that children

have been entrusted to parents for a season so that they may be nurtured, taught, and prepared to fulfill God's calling on their lives.

This verse also encourages gratitude. Parenting involves sacrifice, challenges, and seasons of difficulty, but Scripture reminds us that children are fundamentally a blessing rather than a burden. Maintaining this perspective helps parents approach their children with patience, joy, and a long-term commitment to their spiritual growth.

For parents who desire to raise wise and godly children, Psalm 127:3 calls them to see their children through God's eyes. When parents recognize their sons and daughters as a sacred trust from the Lord, they are more likely to invest intentionally in their character, faith, and relationship with God, seeking not merely to shape successful adults but faithful disciples who will walk in wisdom all their lives.

“Whatever you do, work at it with your whole being, as for the Lord and not for men”  
(Colossians 3:23, BSB).

Although this verse is often applied to work and employment, it applies equally to anything God calls you to, especially the responsibility of being a parent.

Every parent knows discouragement. Children do not always express gratitude. They do not always respond immediately to instruction. Sometimes years pass before the fruit of wise parenting becomes visible.

This verse reminds parents that they are ultimately serving God, not merely their children. Parenting is one of the most important assignments God entrusts to us, and He sees every act of love, sacrifice, instruction, correction, encouragement, and prayer.

What specifically does this verse counsel parents to do?

Parent faithfully, diligently, and wholeheartedly, not merely for the approval of your children or others, but as an act of service to God. **Trust Him with the results**, knowing that your partnership with Him in raising your children in wisdom is never overlooked by Him.

The goal is not merely obedient children.

The goal is not merely successful children.

The goal is children who learn to walk with God in wisdom, full of love and peace and joy.

Do this and your children will know that it is more important to seek God than gold.

# Chapter 22

## Suffering, Discipline, and the Wisdom of Adversity

Few experiences test our understanding of reality more than suffering.

When life is going well, it is easy to talk about wisdom. It is easy to trust God when prayers seem to be answered quickly. It is easy to believe God is good when circumstances are favorable.

But what happens when life hurts?

What happens when:

- a loved one dies,
- a marriage struggles,
- a business fails,
- a diagnosis arrives,
- a child wanders from God,
- a friendship is broken,
- or years of effort seem to produce little fruit?

These are the moments when many people begin asking difficult questions. Why did God allow this? Does He still care? Is there any purpose in this pain? What is He trying to teach me?

Scripture does not answer every question we may have about suffering. But it does reveal something profoundly important: **God does not waste suffering.**

Again and again throughout the Bible we discover that God uses adversity as one of His tools for producing wisdom. This should not surprise us. Much of what we value most in life is developed through difficulty.

Strength develops through resistance. Character develops through testing. Perseverance develops through challenge. Wisdom often develops through hardship.

Listen to what James writes:

Consider it pure joy, my brothers, when you encounter trials of many kinds, because you know that the testing of your faith develops perseverance. Allow perseverance to finish its work, so that you may be mature and complete, not lacking anything. (James 1:2-4, BSB)

At first glance, this counsel may seem too difficult to take seriously—especially when you are in midst great trials. How can anyone rejoice in suffering?

James is not telling us to enjoy pain. He is telling us to understand what God can accomplish through it.

Notice the benefits God is at work to bless you with: stronger faith, more perseverance in your character, maturity, completeness, increasing the things in your life that are really worth having—those things that are better than gold.

When I think back on my life (I am currently in my eighth decade of life), I see a consistent theme: all the good things in me happened during times of difficulty, and the great things happened in times of great difficulty. I would not trade these times for anything. They were certainly orchestrated and used by a very loving Heavenly Father for my good. And they equipped me to better minister to others (which I have learned is the best part of life, next to my daily devotional times of Bible study and prayer).

The trial is not meaningless. The adversity is not random. The hardship is accomplishing something.

This is one of the great differences between a biblical worldview and a secular worldview. The secular worldview often sees suffering as meaningless interruption. Scripture often presents suffering as meaningful formation.

God is shaping something. Building something. Refining something. Teaching something. And that something is you!

This does not mean every painful experience is directly caused by God. We live in a fallen world. People make sinful choices. Bodies wear out. Disease exists. Evil exists.

Yet even in the midst of these realities, God remains able to work for the good of those who love Him.

Paul talks to this in his epistle to the Romans:

“And we know that in all things God works for the good of those who love him, who have been called according to his purpose.” (Romans 8:28, BSB)

Notice what Paul does not say. He does not say all things are good. Many things are not good. Death is not good. Disease is not good. Injustice is not good. Sin is not good.

But God is so wise and so powerful that He can work through all circumstances to accomplish good purposes. That truth has sustained believers for centuries.

Another passage takes us even deeper.

“My child, don’t reject the LORD ’s discipline, and don’t be upset when he corrects you. For the LORD corrects those he loves, just as a father corrects a child in whom he delights” (Proverbs 3:11-12, NLT).

Notice the connection between discipline and love. Modern culture often treats discipline as evidence of rejection. Scripture presents it as evidence of genuine constructive care by a Father who delights in His child.

A loving parent corrects a child because the parent sees dangers the child does not yet see. God often works in the same way.

Sometimes adversity exposes:

- pride,
- selfishness,
- fear,
- misplaced priorities,
- unhealthy dependencies,
- or false beliefs.

Without difficulty, these things might remain hidden. Adversity often reveals what prosperity conceals. This is one reason suffering can become a teacher.

Not a pleasant teacher.

But often an effective one. Think about some of the deepest lessons you have learned in life. Were they learned primarily during comfort? Or were they learned during struggle?

Most people discover that their greatest growth occurred during seasons they would never voluntarily repeat. Yet afterward they recognize that God used those experiences to reshape them.

Even when you are doing nothing wrong, affliction is often used by God to direct your paths:

"Before I was afflicted I went astray, but now I keep your word." (Psalm 119:67, ESV)

That is a remarkable statement. The Psalmist recognized that adversity had redirected him. Pain became a teacher. Difficulty became a means of course correction. Suffering became an instrument in God's hands.

Again, this does not mean suffering is enjoyable. Jesus Himself wept. Jesus Himself suffered. Jesus Himself asked in Gethsemane if the cup might pass from Him.

The Christian faith does not minimize pain. It acknowledges it honestly. But it also insists that suffering is not the end of the story.

Consider what Paul writes:

"For this light momentary affliction is preparing for us an eternal weight of glory beyond all comparison." (2 Corinthians 4:17, ESV)

Notice again the word preparing. God is doing something. He has something bigger than we can see in mind.

Even when we cannot see it. Even when we do not understand it. Even when we would choose a different path. He is preparing us.

One of the most difficult lessons in life is learning that wisdom often grows slowly. We want immediate answers. Immediate relief. Immediate understanding. God often works differently.

Sometimes years pass before we recognize what He was accomplishing. Sometimes we do not fully understand until after we change our address to places beyond this world.

This requires trust. And trust is one of the central themes of wisdom.

The wise person eventually learns to say: "I do not understand everything God is doing, but I trust His wisdom."

That is not blind faith. It is confidence rooted in what Scripture reveals about God. If you are in your eighth decade of life, it is confidence in a God who has an incredible track record of demonstrated faithfulness and wise love.

One of the most encouraging truths in the Bible is that God does not merely watch us suffer from a distance. He enters our suffering.

Hebrews tells us:

"For we do not have a high priest who is unable to sympathize with our weaknesses..." (Hebrews 4:15, ESV)

Jesus understands grief. He understands loss. He understands rejection. He understands betrayal. He understands physical pain. He understands the grief, even the agony, that goes with seeing others treated unjustly and abused.

He really does understand, and has experienced, whatever suffering you might be going through at this moment. When we suffer, we are not walking a path He has never traveled. That matters.

Because it reminds us that God is not merely teaching us from a distance. He is walking with us through the valley. Perhaps that is one of the greatest lessons adversity can teach. It is through suffering that we are being conformed to His image.

“I gave up all that inferior stuff so I could know Christ personally, experience his resurrection power, be a partner in his suffering, and go all the way with him to death itself” (Philippians 3:10, MSG).

When life is easy, it is possible to know many things about God. When life becomes difficult, we often discover whether we truly know Him. Adversity has a way of stripping away illusions. It forces us to ask deeper questions. It reveals where our hope truly rests.

Suffering teaches dependence. It teaches humility. It teaches perseverance. And often, it teaches wisdom.

As you reflect on your own life, consider these questions:

- What difficult experiences have taught you the most?
- What has God revealed about Himself during seasons of adversity?
- Have hardships exposed weaknesses that needed attention?
- Have trials strengthened qualities that comfort never could?
- Are there painful experiences that, in hindsight, produced wisdom?

These are not easy questions.

But they are important ones.

Because one of the great mysteries of God's kingdom is that He often produces His greatest work through circumstances we would never have chosen ourselves. The wise person eventually learns that suffering is not an obstacle to God's purposes. Sometimes it is one of His instruments. Not because God delights in pain. But because He delights in producing mature sons and daughters who know Him deeply.

And when viewed from eternity, many of the hardships that once seemed meaningless may be revealed as some of the most important classrooms of wisdom we ever entered.

"For I consider that the sufferings of this present time are not worth comparing with the glory that is to be revealed to us" (Romans 8:18, ESV).

That does not make suffering easy. But it does make it meaningful. And that is a truth worth remembering whenever life becomes difficult.

For even adversity, in the hands of God, can become a treasure far better than gold.

# Chapter 23

## The Wisdom of Decision-Making

Life is full of decisions.

Some are small. What should I do today? How should I spend my time? What should I say in this conversation?

Others feel enormous.

Whom should I marry? Should I accept this job? Should I move? Should I start this business? Should I retire? Should I sell the house? Should I invest the money? Should I go? Or should I stay?

Most of us have experienced the anxiety that comes with important decisions.

We want to choose correctly. We want to avoid mistakes. We want to know God's will.

Yet many people approach decision-making as though God's primary goal were to hide His will and challenge us to discover it. Scripture presents a different picture.

God is not trying to conceal His wisdom from His children. He delights in guiding them.

Listen to the words of James:

"And if, in the process, any of you does not know how to meet any particular problem he has only to ask God—who gives generously to all men without making them feel foolish or guilty—and he may be quite sure that the necessary wisdom will be given him" (James 1:5, Phillips).

Notice what God invites us to request wisdom. Not merely information. Not merely answers. But wisdom—the knowledge and skill to do the right thing in God's sight.

That distinction matters. Many of us want God to tell us exactly what will happen. Or even worse, many of us want God to tell us how to make things work out the way we want them to work out. God is more interested in helping us become the kind of people who can make wise decisions.

This is one reason wisdom is such a valuable treasure.

A person who learns to walk wisely can navigate thousands of decisions that Scripture never specifically addresses. The first principle of wise decision-making is straight forward:

## **Begin with God's Word**

Many people immediately seek guidance while neglecting the primary source through which God has already spoken.

God's Word reveals:

- His character,
- His priorities,
- His values,
- His commands,
- and His wisdom.

The psalmist wrote:

"Your word is a lamp to my feet and a light to my path." (Psalm 119:105, ESV)

Notice that God promises light for the path.

Not necessarily a spotlight revealing the next twenty years.

A lamp. Enough light for the next step. Wise decision-making begins by asking: Does Scripture clearly address this issue?

If God has already spoken, we do not need additional guidance.

We need obedience.

## **Seek Wisdom, Not Merely Permission**

Sometimes people ask: "Can I do this?" when the better question is: "Would this be wise?" Many choices are not matters of right versus wrong. They are matters of wisdom versus foolishness.

The book of Proverbs repeatedly trains us to ask: What are the likely consequences of this path? That question alone can prevent countless mistakes. Wise people think beyond immediate desires. They consider outcomes. They consider consequences. They consider long-term effects.

They ask: If I continue in this direction, where will it likely lead? That is a wisdom question.

## **Seek God Before Seeking Answers**

Listen to these familiar words:

“Trust God from the bottom of your heart; don't try to figure out everything on your own. Listen for God's voice in everything you do, everywhere you go; he's the one who will keep you on track” (Proverbs 3:5-6, MSG).

Many believers know this verse. Most find it difficult to practice. Notice what God asks first: Trust. Before guidance comes trust. Before direction comes dependence. Before clarity comes surrender. In other words, it all about relationship. Are you consciously and intentionally cultivating a deep and growing relationship with God (one based on Who is actually is, as opposed to who you would like Him to be)?

Many people approach God this way: "Lord, show me Your plan, and then I'll decide whether to trust You."

God often reverses the order. "Trust Me first."

This requires humility. It requires admitting that God sees things we do not. It requires knowing God only wants good for you. It requires knowing God is Who Scripture reveals Him to be. As you discover and experience that God's understanding and faithfulness are always superior to your own, your trust in God increases and your relationship with Him deepens.

## **Seek Counsel**

One of God's gifts is wise counsel.

Proverbs says:

"Without counsel plans fail, but with many advisers they succeed." (Proverbs 15:22, ESV)

God never intended us to navigate life completely alone. Wise counselors often see things we miss.

The kind of things others can often see better than you are: risks, blind spots, motivations, opportunities, and consequences. Others can bring valuable perspective, different from yours, but when you hear it being expressed a wise person will often recognize the value of that different perspective.

This does not mean collecting opinions until someone agrees with us. It means genuinely seeking wisdom. There is a significant difference.

## **Examine Your Motives**

Sometimes the greatest obstacle to wise decision-making is not lack of information. It is hidden motives. Why do I want this? Why am I attracted to this option? What is driving this decision?

Am I being motivated by fear? Or by pride? Or by greed? Or am I just being too impatient? Am I looking for something that will make me look better in the eyes of those I most respect (this is usually a danger signal)?

On the positive side, am I being motivated by genuine concern for others? Am I being motivated by a desire to be a good steward according to God's will in this situation? Am I motivated to find and follow God's will?

Jeremiah reminds us:

"The heart is hopelessly dark and deceitful, a puzzle that no one can figure out"  
(Jeremiah 17:9, MSG)

That is why self-examination matters. Sometimes the wisest thing we can do is honestly ask God: "Lord, show me what is really happening in my heart."

That prayer requires courage. But it often produces clarity.

## **Learn the Wisdom of Waiting**

Back to the lessons of delayed gratification. One of the hardest disciplines in decision-making is patience. We want answers immediately. We want certainty immediately. We want resolution immediately. Yet God often works through waiting. Without the waiting, you don't get the benefit of God doing the work in you that needs to be done.

Throughout Scripture, God's people repeatedly learn that waiting is not wasted time. Waiting develops trust. Waiting reveals motives. Waiting prevents impulsive (and wrong) decisions. And very importantly: waiting provides opportunities for God to clarify direction.

The prophet Isaiah wrote:

"They who wait for the LORD shall renew their strength..." (Isaiah 40:31, ESV)

Many mistakes in life result from refusing to wait. Wisdom usually moves more slowly than impulse.

## **Understand That God Guides People, Not Just Decisions**

This may be the most important principle in the entire chapter. Many people become obsessed with finding the perfect decision. On the other hand, God is often more concerned with developing the person who is making the decision.

Think about that.

Suppose you had perfect information about every future event. Would that automatically make you wise? Of course not. Would that deepen your trust in, and relationship with, God? Of course not—it would actually lessen your trust in God and it would weaken your relationship with Him.

Wisdom is not about knowing the future. Wisdom is about learning to walk with God. As that relationship deepens, decision-making often becomes less mysterious.

As you increase in wisdom, you increasingly understand: what God values, what God loves, what God hates, what God is accomplishing, and how reality actually works. Over time, wise decisions become more natural because your thinking is increasingly aligned with God's thinking.

### **When You Do Not Know What to Do**

There will be moments when uncertainty remains. You have prayed. You have studied Scripture. You have sought counsel. You have examined your motives. And still the answer seems unclear. What then?

This is where waiting on God becomes important. You need to continue walking with God. Do the next thing you know is right (often God only gives you one step at a time and you will not now where He is leading you).

Remain faithful. Trust Him. The God who guides galaxies is fully capable of guiding His children.

You do not have to understand everything. You do not have to see the entire path. You do not have to eliminate every uncertainty. You simply need to continue walking with Him.

As you reflect on your own decisions, consider these questions:

- Am I seeking God's wisdom or merely His permission?
- Am I trusting Him or leaning primarily on my own understanding?
- Have I sought wise counsel?
- Have I honestly examined my motives?
- Am I willing to wait if God has not yet made the path clear?
- Am I more focused on finding the perfect decision or becoming a wiser person?

Those are wisdom questions. And they often reveal more than the decision itself. For ultimately, the goal of life is not merely making correct choices. The goal is learning to walk closely with God.

When that happens, decisions become less about fear and more about trust. Less about certainty and more about faithfulness. Less about controlling the future and more about following the One who already knows it.

And that is one more example of how life actually works.

In this way, you get more of God, and that is a treasure far better than gold.

# Chapter 24

## The Battle for Your Heart

Why do intelligent people sometimes make foolish decisions?

Why do people continue habits they know are harmful?

Why do people repeatedly make choices that damage their relationships, finances, health, and walk with God?

The answer cannot simply be a lack of information. Many people know better. Many people have received good advice. Many people understand the consequences. Yet they still choose poorly. Why?

Scripture repeatedly points to the same answer. The problem is often not primarily in the mind. The problem is in the sinful heart.

Paul says in Romans 7 that our sinful flesh is what causes a Christian to make sinful choices even when our mind would prefer to choose that which God would prefer.

“So I am not the one doing wrong; it is sin living in me that does it. And I know that nothing good lives in me, that is, in my sinful nature. I want to do what is right, but I can’t. I want to do what is good, but I don’t. I don’t want to do what is wrong, but I do it anyway. But if I do what I don’t want to do, I am not really the one doing wrong; it is sin living in me that does it. I have discovered this principle of life—that when I want to do what is right, I inevitably do what is wrong. I love God’s law with all my heart. But there is another power within me that is at war with my mind. This power makes me a slave to the sin that is still within me. Oh, what a miserable person I am! Who will free me from this life that is dominated by sin and death? Thank God! The answer is in Jesus Christ our Lord. So you see how it is: In my mind I really want to obey God’s law, but because of my sinful nature I am a slave to sin” (Romans 7:17-25, NLT).

This is one of the most important truths in the entire Bible. God is deeply concerned about what is happening inside us because He knows that our outward lives are ultimately shaped by our inward condition.

Listen to the words of Solomon:

"Keep your heart with all vigilance, for from it flow the springs of life." (Proverbs 4:23, ESV)

Notice the imagery. The heart is described as a spring. (A source. A fountain.)

Everything flows from our heart. Our words. Our attitudes. Our decisions. Our priorities. Our relationships. Our choices and actions.

Life flows downstream from the heart. This is why God focuses so much attention there. Many people concentrate almost entirely on external behavior. God begins with the inner person.

Throughout Scripture, the word "heart" usually refers to more than emotions.

It includes:

- desires,
- affections,
- motivations,
- priorities,
- loyalties,
- intentions,
- and the deepest commitments of the soul.

In other words, the heart is the control center of life.

Whatever captures the heart eventually influences everything else.

This explains why Jesus said:

"For where your treasure is, there your heart will be also." (Matthew 6:21, ESV)

Notice that Jesus is not merely talking about money. He is describing a universal principle. The things we value most gradually capture our attention, affection, energy, and devotion. Our hearts follow our treasures.

This leads to an important question. What do you most deeply treasure? What currently has your heart? Does success? Does your safety and security? Are you a slave to comfort? Would you give everything else you have to get approval of someone, or some group?

What about your possessions—both the ones you have now, but even more so, the ones you hope to have someday?

Would you trade your soul for power? Power over others, power over your circumstances, power over your future?

Is there something you fear more than God?

Every person treasures something. And what we treasure profoundly shapes who we become. This is one reason wisdom requires more than knowledge.

A person can know the right thing and still choose the wrong thing if the heart desires something else more strongly. The heart often determines what the mind will justify. This reality explains much of human behavior. We are remarkably skilled at rationalizing what we already want. We convince ourselves that we have rational noble motives. We are very quick to excuse ourselves, or at we quickly learn to tolerate our failures. We are all very skilled in rationalizing our bad choices.

We defend ourselves. Not because we lack intelligence. But because our desires influence our thinking.

This is why Jeremiah wrote:

"The heart is deceitful above all things, and desperately sick; who can understand it?"  
(Jeremiah 17:9, ESV)

That is not a flattering assessment. Yet it is profoundly realistic. The human heart is capable of amazing self-deception. We often see other people's motives more clearly than our own, which is to say we tend to be blind to our own faults.

So what does wisdom say we are to do about this? What does God tell us in His word is the solution to this black hole into which we naturally fall?

The answer begins at the end of Paul asking the question:

"Oh, what a miserable person I am! Who will free me from this life that is dominated by sin and death? Thank God! The answer is in Jesus Christ our Lord. So you see how it is: In my mind I really want to obey God's law, but because of my sinful nature I am a slave to sin" (Romans 7:24-25, NLT).

So the answer is Jesus Christ will free me from this life that is dominated by sin and death! But just exactly how is that to happen? The answer continues in the next verses:

"So now there is no condemnation for those who belong to Christ Jesus" (Romans 8:1)

What does this mean? It means exactly what it says. God says you are not judged, you are not condemned, your guilt is taken away by Jesus Christ because He is the one who was already punished for your sin, and God will not punish twice for any given crime. So, the first part of being freed from this sin trap is to realize that God considers you not guilty and He does not, and

never will, condemn you for the things you have done wrong. Jesus already was punished for them instead of you.

So, how does this help you get out of the sin trap? The first part of that answer is that you must realize God has already made you clean and cleansed you from all unrighteousness.

Then in the next verses of Romans 8, we learn several more things that help us get out of that trap:

1. The Holy Spirit that now indwells you gives you the life-giving power to free you from sin's power. The power of sin is the bondage it keeps you in because of your guilt. But because your guilt has been removed, you are no longer in bondage to that sin. (Romans 8:2)
2. God has given you His Holy Spirit so that you will learn to follow His leading. Start to learn and practice following the leading of the Holy Spirit and you will begin to stop practicing those sinful habits you have. This may take time. Remember, wisdom takes time. (Romans 8:4-14)
3. Then grab ahold of your new identity in Christ as a child of the King, and as you grab ahold of that identity you will start to act like a child of your God. (Romans 8:15-17)
4. Also keep in mind that the day is coming when you will not have to struggle with sin ever again, because you will be given a new body that never has the tendency to wander into sin. (Romans 18-25)
5. Finally, while you wait for all this to happen, take refuge in the fact that nothing can or will separate you from the love of God. Nothing that anyone, including you, can do to sever the eternal commitment God has toward you for his greatest blessings (Romans 8:28-30, and Ephesians 1:3).

As you grab ahold of these truths, the power of sin will begin to wither in your life, and you will be living in the great freedom that comes with being forgiven in God's sight (and His is the only opinion that really counts). So now, even when you stumble, you can know that does not diminish or threaten the infinite righteousness you now have, and always will always have, in the sight of God.

All of this changes your heart and that is worth eternally more than gold.

# Chapter 25

## What Is the Purpose of Life?

Every person eventually asks the question.

Why am I here?

Perhaps not in those exact words. But sooner or later the question emerges. Why do I exist? What am I supposed to do with my life? What would make my life successful? What will matter when I am gone?

Many people spend years pursuing answers.

Some seek meaning through achievement. Others seek it through wealth. Others seek it through pleasure. Others seek it through relationships. Others seek it through power, influence, status, or recognition. Yet even when people obtain these things, many discover something surprising. The sense of fulfillment they expected never fully arrives.

The achievement is reached. The promotion is earned. The house is purchased. The goal is accomplished. And yet the deeper question remains. Now what?

This should not surprise us. God created human beings for something greater than the temporary things of this world. We were created for relationship with Him.

In one of the most remarkable statements in all of Scripture, Jesus said:

"And this is eternal life, that they know you, the only true God, and Jesus Christ whom you have sent." (John 17:3, ESV)

Notice what Jesus does not say. He does not define eternal life primarily as a place. He does not even define it in terms of longevity, although it ends up being forever—which a by product of what it really is.

He defines it as a relationship. To know God. This is one of the most important truths a person can ever understand. The ultimate purpose of life is not to accomplish things for God. It is to know Him.

This has been God's desire from the beginning. In the Garden of Eden, Adam and Eve walked with God. God's original design was not merely that people obey Him. It was that they live in fellowship with Him, trusting Him, getting to know Him better and better, getting to revel in His glory, taking great solace in His provision and faithfulness.

Sin disrupted that fellowship. It did not disrupt God's goodness, mercy, and desire to bless us greatly. But it disrupted our ability to experience it, or even want it.

But throughout Scripture we see God working to restore it.

Again and again God calls people into relationship. Abraham. Moses. David. The prophets. The apostles. And ultimately all who place their faith in Christ.

The invitation remains the same. Know God. Walk with God. Trust God. Love God.

**This helps explain why wisdom is so valuable.**

Wisdom is not merely information. Wisdom is learning to live in reality as God lives it. The closer we walk with Him, the more clearly we understand how life actually works.

This truth appears throughout the Bible.

Listen to Jeremiah:

"Let not the wise man boast in his wisdom, let not the mighty man boast in his might, let not the rich man boast in his riches, but let him who boasts boast in this, that he understands and knows me, that I am the Lord who practices steadfast love, justice, and righteousness in the earth. For in these things I delight, declares the Lord" (Jeremiah 9:23-24, ESV).

Notice the contrast. Instead of wisdom, power, and riches, we exalt in our hearts and our spirit in the extreme treasure of actually having a personal relationship with the infinite creator of all of time and eternity—the God who is known as the one who most delights in love, justice, and righteousness.

What do you want to spend your life pursuing? Is it wisdom, power/control, riches, or would you rather have an intimate and trusting relationship with God?

This is not a call to merely to know about Him. It is an offer to deeply and intimately know Him (more than you could or will ever know anyone else).

There is a tremendous difference. Many people know facts about God. Far fewer know Him personally. Imagine the difference between reading a biography of a person and becoming a close friend of that person.

Knowledge about someone is not the same as relationship with someone.

The same is true spiritually. God invites us into relationship. This relationship changes everything. It changes how we view success.

In His sermon on the mount, Jesus said a relationship with God was the only thing that really counted for being admitted into heaven:

“Not everyone who says to me, ‘Lord, Lord, ’ will enter the kingdom of heaven, but the one who does the will of my Father (which Jesus defines as trusting/believing in Him, John 6:28-29) who is in heaven. On that day many will say to me, ‘Lord, Lord, did we not prophesy in your name, and cast out demons in your name, and do many mighty works in your name?’ And then will I declare to them, ‘I never knew you; depart from me, you workers of lawlessness.’” (Matthew 7:21-23, ESV)

Jesus is asking you: Do you know me (really know me)? But more importantly, does He have a relationship with you?

In God's eyes, the central question remains the same. Do you know Me? Are you walking with Me? This perspective transforms our understanding of life's purpose.

Work becomes an opportunity to trust God. Marriage becomes an opportunity to walk with God together. Parenting becomes an opportunity to help children know God. Money becomes a stewardship entrusted by God. Suffering becomes a classroom in which God teaches us. Decision-making becomes a process of seeking God's wisdom. Relationships become opportunities to reflect God's character. Everything begins to connect.

Everything begins to point toward the same destination: Knowing God.

This is why the Apostle Paul wrote:

"Indeed, I count everything as loss because of the surpassing worth of knowing Christ Jesus my Lord." (Philippians 3:8, ESV)

Think about who wrote those words. Paul had top-quality education. He had great influence for his age among the ruling elite of his country. He had status second to none among his peers. His accomplishments were almost mythical. Everybody who was anybody in the capital city of Israel favorably acknowledged him. Yet he actually traded all this away for what He considered the high privilege of knowing Christ.

For Paul, who was a highly respected pragmatic politician and respected religious leader, that decision was a stunning surprise to the ruling elite who eventually learned they had to now treat Paul as an enemy and traitor to their cause.

That decision reveals something profound about reality. The greatest treasure is not what we possess. The greatest treasure is not political influence in this world. The greatest treasure is not status in the eyes of the ruling elite. The greatest treasure is to be in a vibrant growing relationship with our heavenly Father and Jesus Christ whom He has sent. (John 17:3)

This also explains why earthly accomplishments can never fully satisfy the human heart. The human heart was created for God. No amount of success can replace Him. No amount of wealth can replace Him. No amount of pleasure can replace Him. No amount of achievement can replace Him.

As Augustine famously wrote: "Our hearts are restless until they rest in You."

The restlessness and emptiness many people experience is often a sign that they are seeking ultimate fulfillment in things that were never designed to provide it. God alone occupies that place.

This does not mean earthly blessings are unimportant. God created many good gifts. And God delights to give us these are blessings. But they were never intended to become substitutes for God.

They are gifts from Him. They point toward Him. They find their proper place when they are enjoyed in relationship with Him.

Perhaps this is why Jesus summarized the greatest commandment this way:

"You shall love the Lord your God with all your heart and with all your soul and with all your mind." (Matthew 22:37, ESV)

The greatest commandment reveals the greatest purpose.

To love God.

To know God.

To walk with God.

Everything else flows from there.

As you reflect on your own life, consider these questions:

- What do I believe is the purpose of my life?
- What am I pursuing most intensely?
- What do I expect will finally satisfy me?
- Am I seeking God's gifts more than God Himself?
- If someone observed my life, would they conclude that knowing God is my highest priority?

These are not merely philosophical questions. They are wisdom questions. And how we answer them shapes the direction of our lives.

For ultimately, the purpose of life is not merely to survive. It is not merely to succeed. It is not merely to accumulate. It is not merely to achieve.

The purpose of life is to know God. To walk with Him. To become increasingly like Him. And to enjoy Him forever.

When that truth is understood, many of life's confusing pieces begin to fit together. Because the One who designed reality is also the only one who can determine and reveal its purpose.

And knowing Him is a treasure far better than gold.

# Chapter 26

## The End of the Journey

Every journey leads somewhere.

Every road you walk down has a destination.

Every choice moves us in a direction. And every life eventually reaches its conclusion. This is one of the few realities that every human being shares. It doesn't matter who you are, what you have achieved, how much influence you have, how much power you have—your life in this world will end.

Most people spend surprisingly little time thinking about this reality. We plan careers. We plan vacations. We plan retirements. We plan investments. Yet many people rarely stop to consider the destination toward which their entire life is moving.

Scripture repeatedly encourages us to think differently.

Listen to the words of Moses:

"So teach us to number our days that we may get a heart of wisdom." (Psalm 90:12, ESV)

Notice the connection. A heart of wisdom grows when we remember that our days are limited. That may sound depressing at first. It is not. In fact, it can be profoundly liberating.

When we remember that life is temporary, we become better able to distinguish between what is important and what is merely urgent. Many things that seem overwhelming today will matter very little a hundred years from now. Many things we worry about endlessly will eventually be forgotten. Wisdom teaches us to focus on what endures.

Again and again God reminds us that earthly life is temporary.

James writes:

"For you are a mist that appears for a little time and then vanishes." (James 4:14, ESV)

David writes:

"As for man, his days are like grass; he flourishes like a flower of the field; for the wind passes over it, and it is gone, and its place knows it no more. But the steadfast love of the Lord is from everlasting to everlasting on those who fear him" (Psalm 103:15-17, ESV).

These verses are not intended to discourage us. They are intended to awaken us. Life is precious precisely because it is brief. The years pass quickly.

Children grow. Opportunities come and go. Seasons change. The wise person learns to live intentionally.

But Scripture does not stop there. The Bible does not merely teach that earthly life is temporary. It teaches that eternity is real.

This is one of the most important truths in all of reality. Your life does not end at death. My life does not end at death. Human beings were created for eternity.

Ecclesiastes tells us:

"He has put eternity into man's heart." (Ecclesiastes 3:11, ESV)

Perhaps this explains why human beings have always wrestled with questions about life after death. Deep within us is a sense that we were made for something more. Something beyond the boundaries of this present world. Scripture confirms that intuition.

We sense this because we were created for everlasting fellowship with God.

This brings us back to a theme that has appeared throughout the book. The purpose of life is not merely to acquire a set of principles that we collectively call wisdom. But real wisdom is a life trajectory of getting to know God better and better, and walk with Him in the realization that to live at cross purposes with God is dangerous in the extreme.

The purpose of wisdom is to help us know God. And the purpose of knowing God is eternal relationship with Him.

Remember Jesus said:

"And this is eternal life, that they know you, the only true God, and Jesus Christ whom you have sent" (John 17:3, ESV).

Notice again that eternal life is not merely endless existence. It is relationship. Knowing God. Walking with God. Enjoying God. Forever.

This truth changes everything. It changes how we view success. It changes how we view failure. It changes how we view suffering. It changes how we view wealth. It changes how we view relationships. It changes how we view time itself.

When eternity is forgotten, temporary things often become ultimate things. When eternity is remembered, temporary things regain their proper perspective.

Jesus repeatedly taught His followers to live with eternity in mind.

He said:

"lay up for yourselves treasures in heaven, where neither moth nor rust destroys and where thieves do not break in and steal. For where your treasure is, there your heart will be also" (Matthew 6:20-21, ESV).

Notice that Jesus was not discouraging investment. He was encouraging the wisest investment possible. Invest in what lasts. Invest in what endures. Invest in what cannot be lost.

Many people spend their entire lives accumulating things they cannot keep.

Wisdom asks a different question: What can I carry into eternity? Pretty much the only thing we can carry into eternity is our relationship we have with God.

This perspective helps explain one of the Apostle Paul's most remarkable statements:

"For me to live is Christ, and to die is gain" (Philippians 1:21, ESV).

How could anyone say that?

Because Paul understood the destination. He understood that death was not the end of the story. For those who belong to Christ, death becomes a doorway rather than a termination. A transition rather than a conclusion. A departure rather than an extinction. Literally, for those who are in Christ, it is simply a change of address.

This hope has sustained believers for centuries. Not because Christians deny the reality of death. Not because grief disappears. Not because loss becomes painless. But because death does not have the final word. Jesus does.

Listen to His promise:

"I am the resurrection and the life. Whoever believes in me, though he die, yet shall he live." (John 11:25, ESV)

That promise changes everything. It means that our greatest hope is not found in avoiding death. Our greatest hope is found in the One who conquered it.

This is where the entire message of the Bible ultimately leads.

Creation.

Fall.

Redemption.

Restoration.

God's story culminates in a restored creation where His people dwell with Him forever.

The final chapters of Revelation paint a breathtaking picture:

"Behold, the dwelling place of God is with man." (Revelation 21:3, ESV)

Think about that. The story ends where it began. God with His people. Relationship restored. The fellowship lost in Eden fully renewed. As a matter of fact it is even better than the relationship with Adam and Eve in the Garden of Eden—because Adam and Eve obviously could lose that relationship, but those of us who are in Christ never can lose that relationship. The life we now is better than the life Adam and Eve had because it is more permanent, it is secured by the blood of the Lamb, and that blood has no expiration date.

So in Christ we have no more sin. No more death. No more sorrow. No more separation. Only the fullness of God's presence. Living in a world where the glory of our God becomes more expansive and exciting every day.

This is the future toward which history is moving. This is the destination toward which wisdom ultimately points. This is the hope that gives meaning to every chapter of life.

As you look back over the themes of this book, you may notice that they all converge here.

Wisdom.

Work.

Money.

Generosity.

Marriage.

Parenting.

Relationships.

Decision-making.

Suffering.

The condition of the heart.

All of these matter.

But none of them are the final destination.

They are part of the journey. They are opportunities to learn how reality actually works. They are invitations to know God more deeply. And they are preparations for eternity.

Perhaps the greatest question a reader can ask is this: Am I walking toward God?

Not merely: Am I successful?

Not merely: Am I comfortable?

Not merely: Am I accomplishing my goals?

But: Am I learning to know Him?

Because one day every earthly accomplishment will be left behind. But the person who knows God possesses something that can never be taken away. It is a treasure that survives death. It is a treasure that extends into eternity.

It is a treasure far better than gold.

As we conclude this journey together, let us return to where we began.

God says that wisdom is more valuable than gold.

# Epilogue

## A Treasure Far Better Than Gold

Let me leave you with one final thought.

Imagine that someone offered you a choice.

On one table sits a large chest filled with gold. Enough gold to satisfy every financial concern you have ever had. Enough to buy a beautiful home (or several). Enough to travel the world conveniently, comfortably and in safety. Enough to provide comfort, security, and opportunity for the rest of your life.

On the other table sits wisdom. Not information. Not intelligence. Not education. But wisdom. The ability to see reality as God sees it. The ability to understand how life actually works. The ability to make wise decisions, build healthy relationships, navigate adversity, raise children well, steward resources faithfully, and walk closely with God.

Which would you choose?

Most people would feel the pull of the gold. After all, gold seems tangible and immediate. Useful for just about anything you might want to get involved with.

Wisdom can seem abstract by comparison. Yet God repeatedly tells us that wisdom is the greater treasure. Why? Because wisdom helps us properly navigate every other treasure in a way that will benefit us and not hurt us.

Without wisdom, wealth can be squandered. Success can become destructive. Relationships can be damaged. Opportunities can be wasted.

But wisdom improves every area of life it touches.

More importantly, wisdom leads us toward the One who created life itself.

Throughout this book we have discovered that wisdom is far more than a collection of principles. Wisdom begins with the fear of the Lord. Wisdom grows through walking with God. Wisdom flourishes as we learn to trust Him, obey Him, and see reality through His eyes. Ultimately, wisdom leads us to Christ, whom Scripture calls "the wisdom of God."

And that means the pursuit of wisdom is not merely the pursuit of better decisions. It is the pursuit of a deeper relationship with God.

One day, both you and I will leave behind every earthly possession. Every dollar. Every title. Every accomplishment. Every material success. None of these things can accompany us into eternity.

But the wisdom we have gained through walking with God will not have been wasted. The relationship we have built with Him will endure forever.

That is why wisdom is better than gold.

Gold belongs to this world. Wisdom prepares us for the next.

Gold can improve our circumstances. Wisdom can transform our lives.

Gold can make life more comfortable. Wisdom can make life more meaningful.

Gold eventually passes to someone else. Wisdom remains.

So, as you close this book, do not simply admire wisdom.

Seek it.

Pray for it.

Treasure it.

Pursue it.

Above all, pursue the God from whom all wisdom comes.

If you do, you will discover for yourself what countless men and women have learned throughout history:

God was telling the truth all along.

Wisdom truly is a treasure far better than gold.

-----

One final recommendation. We can't maintain and grow a relationship unless there is two-way communication. You must be able to talk to God, and you must learn to listen to God when He talks to you.

This book has hopefully opened your eyes to the great benefits of wisdom and helped to develop a greater desire to become intentional about developing a relationship with your Creator. But this

book is only the tip of the iceberg. The vast bulk of the wisdom and character of God is found in the pages of **the words God has given us** (the Bible) to get to know Him better and to learn how He wants us to walk with Him. Please, please, please, I beg you on behalf the Lord Himself, figure out what has to change in your life so you will have at least 30 minutes every day to prayerfully and slowly study **the words God wants you to hear from Him in His Bible**. As you read it, ask God to show you what He wants you to be excited about, and how he wants you to respond. If you don't hear him answer, then slow down and read less and pray more that God will make His word come alive for you. If wisdom is your goal, I recommend you start with the book of Proverbs and the Gospel of John. Let the Holy Spirit guide you to what to study next. Don't be in a hurry to get to the end of the book. My experience is the deep and exciting benefits come as I slow down and wait for God to open up at least some of the wisdom of each verse to me. I encourage you to commit to doing the same.

If you are new to the habit of studying the Bible regularly, I would recommend you start with the New Living Translation (NLT), but if you already have a different translation you are familiar with, then use that one.