

DISCOVER GOD'S DESIGN

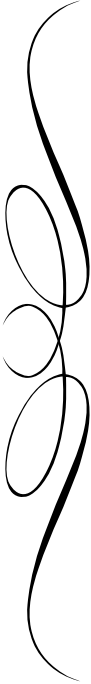
for life, the environment, finances, generosity, and eternity



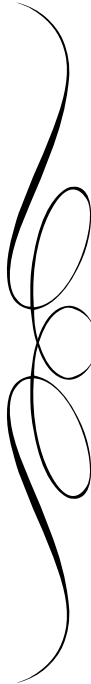
NIV  
STEWARDSHIP  
STUDY  
*Bible*

HOW WOULD YOU USE 1000 OF GOD'S GIFTS TO BUILD HIS KINGDOM?  
A 1000 OF WHAT? THAT'S UP TO YOU. 1000 HUGS. 1000 HOURS.  
1000 SAPLINGS. 1000 MEALS FOR THE NEEDY. YOU NAME IT.  
VISIT [WWW.STEWARDSHIP1000.COM](http://WWW.STEWARDSHIP1000.COM) TO LEARN MORE.





*"The Bible defines a steward as a  
manager in trust."*



**W**elcome to the NIV Stewardship Study Bible. This Bible was created to be a companion in your journey toward becoming a mature and effective steward. Through the use of reflective meditations tied to Scripture, and organized around stewardship messages, the NIV Stewardship Study Bible will encourage your growth and also provide rich Biblical and theological resources to draw you more deeply into the stewardship teaching of God's Word.

In the course of the daily readings, you'll encounter the words of over three hundred authors who are all members of the family of God. As with any family, you'll relate well to certain members, while others won't be as familiar to you. While all the writers whose quotes we've included in the meditations share a similar view of Christ and salvation, we have not limited ourselves to one style, time period, national identity, or denomination. We've intentionally included a wide variety of voices. Since the Christian family is a diverse group, you'll find quotes from Catholics, Charismatics, Presbyterians, Quakers, Mennonites, Baptists and everyone in between.

Our hope is that fresh voices and new perspectives—from both the past, the present, and abroad—will encourage and challenge you as you walk with the God who is the Creator of us all and the owner of all things.

"The Earth is the Lord's & Everything in It." -- Psalm 24:1

## STEWARDSHIP 1000 CHALLENGE

**Passionate to build your faith and personal relationship with God, as well use your gifts responsibly for His good? What if you were given an additional gift to share—one more meaningful and effective than the typical monetary offering?**

Introducing the Stewardship1000 Challenge. Simply tell us how you could imagine using 1000 of God's gifts to build His kingdom and it could become a reality. A 1000 of what? That's completely up to you. In fact, the more creative and innovative way of managing God's resources the better. 1000 hugs. 1000 hours of volunteering. 1000 saplings. 1000 meals for the needy. You name it. Visit [www.stewardship1000.com](http://www.stewardship1000.com) for the chance to rise above and beyond the challenge of everyday stewardship.

# THE DEFINITION OF STEWARDSHIP

The term *stewardship* has been a bit abused over the years. Webster defines *stewardship* as the “management of someone else’s property.” This may be an accurate enough definition for most uses of the term, but perhaps the better starting point for defining stewardship should begin with God’s Word. In our English versions of Scripture we see the term *stewardship* numerous times. If we dig deeper into the original Greek, we see that stewardship has two root words; *oikos* (which means *house*) and *nomos* (which means *law*). The combination of these two words (*oikonomia*) is the basis from which we get our word *economy*.

In essence, we as human beings have been called to a profound privilege. We have been called to be managers of God’s economy. The Greeks used *oikonomia* to refer to household management. The Bible, however, uses this term with even broader significance.

We see this same word, *stewardship*, ten times throughout the New Testament. In every instance, we see that God has entrusted us with more than just his “property.” In fact, Scripture tells us that each of us is a manager or trustee of his creation and design for every facet of life.

Our management of God’s resources is not a request; it is a fact. We do not choose to be managers of God’s resources, God has already **entrusted** his resources to us.

# WHY THE NIV STEWARDSHIP STUDY BIBLE

**T**he NIV Stewardship Study Bible was created to inspire Christians with the broader, holistic vision of Biblical stewardship as well as to be a practical guide for pilgrim-stewards who want to become more effective managers of all God has placed into their care. A fundamental goal in producing this study Bible has been to show that despite deep and enduring divisions within the Body of Christ there is also profound agreement on the basic points of Biblical stewardship among authors—whether they be classical or contemporary—who uphold the central tenets of orthodox Christian doctrine. To demonstrate this common Christian consensus, we have drawn from the work of over three hundred authors spanning two millennia from a broad array of Christian traditions. As you read, we encourage you to sift the stewardship content of this resource through the infallible lens of Scripture itself for that is the final authority in all matters of faith and life.

**S**o how does one become a good steward—an effective manager—of resources? The answer to this question requires us to understand the source of those resources and the significance of our role as stewards. Why would God appoint us as stewards over the economies of creation and redemption? A close study of Scripture reveals seven purposes for why God has entrusted us with all he created. Though our stewardship of his resources, God desires to develop within each us ...

# SEVEN PURPOSES OF STEWARDSHIP

## **Unique Calling**

a prompting toward fulfilling our unique role in  
the Body of Christ

## **Unquestionable Character**

a prompting toward who we are called to  
be as individuals

## **Unquenchable Compassion**

a prompting toward placing others' needs  
before our own

## **Undying Commitment**

a prompting toward obedience to God  
regardless of the cost

## **Ultimate Celebration**

a constant expression of glorifying the One who  
has chosen us to be his stewards

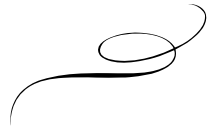
## **Unparalleled Commission**

a recognition of the privilege to share in the  
fulfillment of God's mission

## **Unwavering Conformity**

a prompting toward conforming to God's  
will and desires

Stewardship, in the end, is not just about what we do; it is ultimately about Who God is and who he desires us to become. Effective, Biblical stewardship is not like a destination on a map, it is rather more like a journey. During this lifetime journey, we invite you to explore God's plans for you as his manager in trust.



ONLY WHEN CHRISTIANS  
MOVE FORWARD WITH  
A COMMON BIBLICAL  
UNDERSTANDING OF  
STEWARDSHIP CAN THIS  
PROFOUND CALLING OF  
OUR CHRISTIAN LIFE  
BEGIN TO TRANSFORM  
OUR THOUGHTS AND  
BEHAVIORS.



Enjoy the following Stewardship Bible excerpt from Proverbs. As you read, we hope your resolve to be a faithful steward will be strengthened. You'll discover that for 2000 years, Christianity has remained unchanged in its core beliefs. Christians throughout the ages have faced challenges similar to the ones we currently face regarding the effective management of all that God entrusted to them. The common theme in every feature of this Bible illustrates both the challenge and the promise implicit in Matthew 25:23: **"You have been faithful with a few things; I will put you in charge of many things."**

# PROVERBS

The book of Proverbs provides instruction for living a wise, well-ordered life (1:1–7). Proverbs is positive and enthusiastic about the goodness of wealth (8:18), but the book also reminds us of wealth’s limited value in light of eternity (11:4,28). We learn that the fear of the Lord is better than riches (15:16). Proverbs has more to say about wealth and poverty than almost any other topic. In Proverbs we read about the wisdom of generosity, stewardship, hard work and diligence; we are also warned against the impoverishing powers of greed, presumptuous planning, and the folly of laziness and risky lending. The wisdom of Proverbs is embodied in a description of the wife of noble character at the book’s end (31:10–31).

## IN PRINCIPLE

The principle of poverty and riches is set forth in Proverbs. The only prayer request in this book is to seek neither poverty nor riches but only one’s daily bread (30:8–9). Proverbs also presents the wisdom of generosity, speaking of generosity as an opportunity for reward (19:17; 22:9; 28:27). Another principle teaches the wisdom of work. Proverbs demonstrates the wisdom of working hard (12:14; 14:23).

## IN PERSPECTIVE

The book of Proverbs introduces characters and concepts that illustrate stewardship themes, sometimes through illuminations or through challenges to stewardship such as dealing with scoundrels and villains (6:12–14), evil desires (11:4–6), self-deception (14:12) and gluttony (23:20–21). You will also read about where knowledge begins (1:1–7), the worth of wisdom (3:13–16), what makes a steward wise (4:5–9), stewardship and education (6:20–23), environmental stewardship (12:11), making financial plans that presume the future (16:1–3), stewardship of one’s reputation (22:1), disciplining children (23:12–14), faithfulness in big and small things (27:23–27), attitudes of entitlement and the resulting problems (28:24), and contentment with finances (30:7–9).

## IN PRACTICE

The wife of noble character embodies the wisdom of Proverbs (31:10–31). Stewardship and generosity are her crowning characteristics. She blends business savvy and domestic skill, opens her arms to the poor and extends help to the needy. Her love for God is expressed in the way she approaches the details of life as a steward of her talents and gifts. Her stewardship and skills for living are expressions of her fear of God and belief that he is intimately involved in every facet of life.

# PROVERBS

## Prologue: Purpose and Theme

**1** The proverbs of Solomon<sup>a</sup> son of David, king of Israel:<sup>b</sup>

- <sup>2</sup>for attaining wisdom and discipline;  
for understanding words of insight;  
<sup>3</sup>for acquiring a disciplined and prudent life,  
doing what is right and just and fair;  
<sup>4</sup>for giving prudence to the simple,<sup>c</sup>  
knowledge and discretion<sup>d</sup> to the young —  
<sup>5</sup>let the wise listen and add to their  
learning,<sup>e</sup>  
and let the discerning get guidance —  
<sup>6</sup>for understanding proverbs and parables,<sup>f</sup>  
the sayings and riddles<sup>g</sup> of the wise.  
<sup>7</sup>The fear of the LORD<sup>h</sup> is the beginning of  
knowledge,  
but fools<sup>a</sup> despise wisdom and discipline.

## Exhortations to Embrace Wisdom

### Warning Against Enticement

- <sup>8</sup>Listen, my son,<sup>i</sup> to your father's instruction  
and do not forsake your mother's  
teaching.<sup>j</sup>  
<sup>9</sup>They will be a garland to grace your head  
and a chain to adorn your neck.<sup>k</sup>  
<sup>10</sup>My son, if sinners entice<sup>l</sup> you,  
do not give in<sup>m</sup> to them.<sup>n</sup>  
<sup>11</sup>If they say, "Come along with us;  
let's lie in wait<sup>o</sup> for someone's blood,  
let's waylay some harmless soul;  
<sup>12</sup>let's swallow them alive, like the grave,<sup>b</sup>  
and whole, like those who go down to the  
pit;<sup>p</sup>

**1:1** <sup>a</sup>1Ki 4:29-34  
<sup>b</sup>Pr 10:1; 25:1;  
Ecc 1:1  
**1:4** <sup>c</sup>Pr 8:5  
<sup>d</sup>Pr 2:10-11; 8:12  
**1:5** <sup>e</sup>Pr 9:9  
**1:6** <sup>f</sup>Ps 49:4;  
78:2 <sup>g</sup>Nu 12:8  
**1:7** <sup>h</sup>Job 28:28;  
Ps 111:10;  
Pr 9:10; 15:33;  
Ecc 12:13  
**1:8** <sup>i</sup>Pr 4:1  
<sup>j</sup>Pr 6:20  
**1:9** <sup>k</sup>Pr 4:1-9  
**1:10** <sup>l</sup>Ge 39:7  
<sup>m</sup>Dt 13:8;  
<sup>n</sup>Pr 16:29;  
Eph 5:11  
**1:11** <sup>o</sup>Ps 10:8  
**1:12** <sup>p</sup>Ps 28:1

- <sup>13</sup>we will get all sorts of valuable things  
and fill our houses with plunder;  
<sup>14</sup>throw in your lot with us,  
and we will share a common purse" —  
<sup>15</sup>my son, do not go along with them,  
do not set foot<sup>q</sup> on their paths;<sup>r</sup>  
<sup>16</sup>for their feet rush into sin,  
they are swift to shed blood.<sup>s</sup>  
<sup>17</sup>How useless to spread a net  
in full view of all the birds!  
<sup>18</sup>These men lie in wait for their own blood;  
they waylay only themselves!  
<sup>19</sup>Such is the end of all who go after ill-gotten  
gain;  
it takes away the lives of those who  
get it.<sup>t</sup>

### Warning Against Rejecting Wisdom

- <sup>20</sup>Wisdom calls aloud<sup>u</sup> in the street,  
she raises her voice in the public squares;  
<sup>21</sup>at the head of the noisy streets<sup>c</sup> she cries  
out,  
in the gateways of the city she makes her  
speech:  
<sup>22</sup>"How long will you simple ones<sup>d,v</sup> love your  
simple ways?  
How long will mockers delight in  
mockery  
and fools hate knowledge?  
<sup>23</sup>If you had responded to my rebuke,  
I would have poured out my heart to you  
and made my thoughts known to you.  
<sup>24</sup>But since you rejected me when I called<sup>w</sup>  
and no one gave heed when I stretched  
out my hand,

**1:15** <sup>q</sup>Ps 119:101  
<sup>r</sup>Ps 1:1; Pr 4:14  
**1:16** <sup>s</sup>Pr 6:18;  
Isa 59:7  
**1:19** <sup>t</sup>Pr 15:27  
**1:20** <sup>u</sup>Pr 8:1;  
9:1-3, 13-15  
**1:22** <sup>v</sup>Pr 8:5;  
9:4, 16  
**1:24** <sup>w</sup>Isa 65:12;  
66:4; Jer 7:13;  
Zec 7:11

<sup>a</sup> 7 The Hebrew words rendered *fool* in Proverbs, and often elsewhere in the Old Testament, denote one who is morally deficient.  
<sup>b</sup> 12 Hebrew *Sheol* <sup>c</sup> 21 Hebrew; Septuagint / on the tops of the walls <sup>d</sup> 22 The Hebrew word rendered *simple* in Proverbs generally denotes one without moral direction and inclined to evil.



PROVERBS 1:1 - 7

## Where Knowledge Begins

Proverbs, a book of practical wisdom, contains a whole lot more than “common sense.” As we see in Proverbs 1:7—which sets the theological tone for the book—the wise and disciplined life begins in an R & R (recognition of and relationship with God). Proverbs calls this the “the fear of the LORD.”

In the words of Christian apologist and novelist C. S. Lewis (1898–1963), “I believe in Christianity as I believe that the sun has risen, not only because I see it, but because by it I see everything else.” Knowledge begins with acknowledgment: we need to recognize God for who he is—Creator, Sustainer, Ruler and Redeemer—and respond by submitting all we are and have to him. Apart from this perspective, financial wisdom and true stewardship are impossible.

Preacher and author Oswald Chambers (1874–1917) says of verse 7:

Nightingales will not sing outside certain geographical areas, and that is an exact illustration of the frontiers of God. There is a place where God reveals His face, and that place has moral frontiers, not physical. We can blind our minds by perverse thinking; blind our moral life by crooked dealing in business, or by sin. We can never get away from God geographically, but we can get away from Him morally. The writer to the Hebrews mentions the moral frontier, “[Keep your lives free from the love of money and be content with what you have]” (Hebrews 13:5). Outside that moral frontier, God does not reveal His face. Let me become impatient, let me fix my heart on gain, and I do not see God. If I enthrone anything other than God in my life, God retires and lets the other god do what it can. The majority of us do not enthrone God, we enthrone common-sense. We make our decisions and then ask the real God to bless our god’s decision. We say, “It is common-sense to do this thing,” and God leaves us, because we are outside the frontier where He works. Keep yourself from the love of money, and be content . . . If I keep myself from covetousness, content with the things I have, I remain within the frontiers of God. If I have the spirit of covetousness in my heart I have no right to say, “The Lord is my helper”—He is not, He is my destroyer. I have no right to say I am content and yet have a mood that is not contented. If I am ill-tempered, set on some change of circumstances, I find God is not supporting me at all; I have worried myself outside the moral frontier where He works and my soul won’t sing; there is no joy in God, no peace in believing. We have to watch that we are not enticed outside the frontier of our own control, just as soldiers have to watch. If they get outside the frontier of their strategy they will probably be killed, and so we have to watch that we are not enticed outside God’s frontier.

### THINK ABOUT IT

- What’s the difference between wisdom and common sense?
- In what ways does the knowledge of God illuminate your life?
- Are there any other gods in your life?

### PRAY ABOUT IT

*God, infuse my life with the light of your love.*

## PROVERBS 1:25

- <sup>25</sup> since you ignored all my advice  
and would not accept my rebuke,  
<sup>26</sup> I in turn will laugh<sup>x</sup> at your disaster;  
I will mock when calamity overtakes  
you<sup>y</sup> —  
<sup>27</sup> when calamity overtakes you like a storm,  
when disaster sweeps over you like a  
whirlwind,  
when distress and trouble overwhelm  
you.  
<sup>28</sup> “Then they will call to me but I will not  
answer;<sup>z</sup>  
they will look for me but will not find me.”<sup>a</sup>  
<sup>29</sup> Since they hated knowledge  
and did not choose to fear the LORD,<sup>b</sup>  
<sup>30</sup> since they would not accept my advice  
and spurned my rebuke,<sup>c</sup>  
<sup>31</sup> they will eat the fruit of their ways  
and be filled with the fruit of their  
schemes.<sup>d</sup>  
<sup>32</sup> For the waywardness of the simple will kill  
them,  
and the complacency of fools will destroy  
them;<sup>e</sup>  
<sup>33</sup> but whoever listens to me will live in safety<sup>f</sup>  
and be at ease, without fear of harm.”<sup>g</sup>

### Moral Benefits of Wisdom

- 2** My son, if you accept my words  
and store up my commands within you,  
<sup>2</sup> turning your ear to wisdom  
and applying your heart to  
understanding,<sup>h</sup>  
<sup>3</sup> and if you call out for insight  
and cry aloud for understanding,  
<sup>4</sup> and if you look for it as for silver  
and search for it as for hidden treasure,<sup>i</sup>  
<sup>5</sup> then you will understand the fear of the  
LORD  
and find the knowledge of God.<sup>j</sup>  
<sup>6</sup> For the LORD gives wisdom,<sup>k</sup>  
and from his mouth come knowledge  
and understanding.  
<sup>7</sup> He holds victory in store for the upright,  
he is a shield<sup>l</sup> to those whose walk is  
blameless,<sup>m</sup>  
<sup>8</sup> for he guards the course of the just  
and protects the way of his faithful ones.<sup>n</sup>

**1:26** <sup>x</sup>Ps 2:4  
<sup>y</sup>Pr 6:15; 10:24  
**1:28** <sup>a</sup>1Sa 8:18;  
Isa 1:15;  
Jer 11:11; Mic 3:4  
<sup>a</sup>Job 27:9;  
Pr 8:17; Eze 8:18;  
Zec 7:13  
**1:30** <sup>b</sup>Job 21:14  
**1:30** <sup>c</sup>ver 25;  
Ps 81:11  
**1:31** <sup>d</sup>Job 4:8;  
Pr 14:14; Isa 3:11;  
Jer 6:19  
**1:32** <sup>e</sup>Jer 2:19  
**1:33** <sup>f</sup>Ps 25:12;  
Pr 3:23 <sup>g</sup>Ps 112:8  
**2:2** <sup>h</sup>Pr 22:17  
**2:4** <sup>i</sup>Job 3:21;  
Pr 3:14; Mt 13:44  
**2:5** <sup>j</sup>Pr 1:7  
**2:6** <sup>k</sup>1Ki 3:9, 12;  
Jas 1:5  
**2:7** <sup>l</sup>Pr 30:5-6  
<sup>m</sup>Ps 84:11  
**2:8** <sup>n</sup>1Sa 2:9;  
Ps 66:9

- <sup>9</sup> Then you will understand what is right and  
just  
and fair — every good path.  
<sup>10</sup> For wisdom will enter your heart,<sup>o</sup>  
and knowledge will be pleasant to your  
soul.  
<sup>11</sup> Discretion will protect you,  
and understanding will guard you.<sup>p</sup>  
<sup>12</sup> Wisdom will save you from the ways of  
wicked men,  
from men whose words are perverse,  
<sup>13</sup> who leave the straight paths  
to walk in dark ways,<sup>q</sup>  
<sup>14</sup> who delight in doing wrong  
and rejoice in the perverseness of  
evil,<sup>r</sup>  
<sup>15</sup> whose paths are crooked<sup>s</sup>  
and who are devious in their ways.<sup>t</sup>  
<sup>16</sup> It will save you also from the adulteress,<sup>u</sup>  
from the wayward wife with her  
seductive words,  
<sup>17</sup> who has left the partner of her youth  
and ignored the covenant she made  
before God.<sup>v</sup>  
<sup>18</sup> For her house leads down to death  
and her paths to the spirits of the dead.<sup>w</sup>  
<sup>19</sup> None who go to her return  
or attain the paths of life.<sup>x</sup>  
<sup>20</sup> Thus you will walk in the ways of good men  
and keep to the paths of the righteous.  
<sup>21</sup> For the upright will live in the land,<sup>y</sup>  
and the blameless will remain in it;  
<sup>22</sup> but the wicked will be cut off from the  
land,<sup>z</sup>  
and the unfaithful will be torn from it.<sup>a</sup>

### Further Benefits of Wisdom

- 3** My son, do not forget my teaching,<sup>b</sup>  
but keep my commands in your heart,  
<sup>2</sup> for they will prolong your life many years<sup>c</sup>  
and bring you prosperity.  
<sup>3</sup> Let love and faithfulness never leave you;  
bind them around your neck,  
write them on the tablet of your heart.<sup>d</sup>  
<sup>4</sup> Then you will win favor and a good name  
in the sight of God and man.<sup>e</sup>

**2:10** <sup>o</sup>Pr 14:33  
**2:11** <sup>p</sup>Pr 4:6;  
6:22  
**2:13** <sup>q</sup>Pr 4:19;  
Jn 3:19  
**2:14** <sup>r</sup>Pr 10:23;  
Jer 11:15  
**2:15** <sup>s</sup>Ps 125:5  
<sup>t</sup>Pr 21:8  
**2:16** <sup>u</sup>Pr 5:1-6;  
6:20-29; 7:5-27  
**2:17** <sup>v</sup>Mal 2:14  
**2:18** <sup>w</sup>Pr 7:27  
**2:19** <sup>x</sup>Ecc 7:26  
**2:21** <sup>y</sup>Ps 37:29  
**2:22** <sup>z</sup>Job 18:17;  
Ps 37:38  
<sup>a</sup>Dt 28:63;  
Pr 10:30  
**3:1** <sup>b</sup>Pr 4:5  
**3:2** <sup>c</sup>Pr 4:10  
**3:3** <sup>d</sup>Ex 13:9;  
Pr 6:21; 7:3;  
2Co 3:3  
**3:4** <sup>e</sup>1Sa 2:26;  
Lk 2:52

<sup>a</sup> 17 Or covenant of her God

5 Trust in the LORD<sup>f</sup> with all your heart  
and lean not on your own  
understanding;  
6 in all your ways acknowledge him,  
and he will make your paths<sup>g</sup> straight.<sup>a h</sup>  
7 Do not be wise in your own eyes;<sup>i</sup>  
fear the LORD and shun evil.<sup>j</sup>  
8 This will bring health to your body<sup>k</sup>  
and nourishment to your bones.<sup>l</sup>  
9 Honor the LORD with your wealth,  
with the firstfruits<sup>m</sup> of all your crops;  
10 then your barns will be filled<sup>n</sup> to  
overflowing,  
and your vats will brim over with new  
wine.<sup>o</sup>  
11 My son, do not despise the LORD's  
discipline<sup>p</sup>  
and do not resent his rebuke,  
12 because the LORD disciplines those he  
loves,<sup>q</sup>  
as a father<sup>b</sup> the son he delights in.<sup>r</sup>  
13 Blessed is the man who finds wisdom,  
the man who gains understanding,  
14 for she is more profitable than silver  
and yields better returns than gold.<sup>s</sup>  
15 She is more precious than rubies;<sup>t</sup>  
nothing you desire can compare with her.<sup>u</sup>  
16 Long life is in her right hand;  
in her left hand are riches and honor.<sup>v</sup>  
17 Her ways are pleasant ways,  
and all her paths are peace.<sup>w</sup>  
18 She is a tree of life<sup>x</sup> to those who embrace  
her;  
those who lay hold of her will be blessed.  
19 By wisdom the LORD laid the earth's  
foundations,<sup>y</sup>  
by understanding he set the heavens<sup>z</sup> in  
place;  
20 by his knowledge the deeps were divided,  
and the clouds let drop the dew.  
21 My son, preserve sound judgment and  
discernment,  
do not let them out of your sight;<sup>a</sup>  
22 they will be life for you,  
an ornament to grace your neck.<sup>b</sup>

3:5 <sup>f</sup>Ps 37:3, 5  
3:6 <sup>g</sup>1Ch 28:9  
<sup>h</sup>Pr 16:3;  
Isa 45:13  
3:7 <sup>i</sup>Ro 12:16  
<sup>j</sup>Job 1:1; Pr 16:6  
3:8 <sup>k</sup>Pr 4:22  
<sup>l</sup>Job 21:24  
3:9 <sup>m</sup>Ex 22:29;  
23:19; Dt 26:1-15  
3:10 <sup>n</sup>Dt 28:8  
<sup>o</sup>Joel 2:24  
3:11 <sup>p</sup>Job 5:17  
3:12 <sup>q</sup>Pr 13:24;  
Rev 3:19 <sup>r</sup>Dt 8:5;  
Heb 12:5-6  
3:14 <sup>s</sup>Job 28:15;  
Pr 8:19; 16:16  
3:15 <sup>t</sup>Job 28:18  
<sup>u</sup>Pr 8:11  
3:16 <sup>v</sup>Pr 8:18  
3:17 <sup>w</sup>Pr 16:7;  
Mt 11:28-30  
3:18 <sup>x</sup>Ge 2:9;  
Pr 11:30; Rev 2:7  
3:19 <sup>y</sup>Ps 104:24  
<sup>z</sup>Pr 8:27-29  
3:21 <sup>a</sup>Pr 4:20-22  
3:22 <sup>b</sup>Pr 1:8-9

3:23 <sup>c</sup>Ps 37:24;  
Pr 4:12  
3:24 <sup>d</sup>Lev 26:6;  
Ps 3:5 <sup>e</sup>Job 11:18  
3:26 <sup>f</sup>Isa 2:9  
3:28 <sup>g</sup>Lev 19:13;  
Dt 24:15  
3:31 <sup>h</sup>Ps 37:1;  
Pr 24:1-2  
3:32 <sup>i</sup>Pr 11:20  
<sup>j</sup>Job 29:4;  
Ps 25:14  
3:33 <sup>k</sup>Dt 11:28;  
Mal 2:2 <sup>l</sup>Zec 5:4  
<sup>m</sup>Ps 1:3  
3:34 <sup>n</sup>Jas 4:6\*;  
1Pe 5:5\*  
4:1 <sup>o</sup>Pr 1:8  
4:4 <sup>p</sup>Pr 7:2  
4:5 <sup>q</sup>Pr 16:16

23 Then you will go on your way in safety,  
and your foot will not stumble;<sup>c</sup>  
24 when you lie down,<sup>d</sup> you will not be afraid;  
when you lie down, your sleep<sup>e</sup> will be  
sweet.  
25 Have no fear of sudden disaster  
or of the ruin that overtakes the wicked,  
26 for the LORD will be your confidence  
and will keep your foot<sup>f</sup> from being  
snared.  
27 Do not withhold good from those who  
deserve it,  
when it is in your power to act.  
28 Do not say to your neighbor,  
“Come back later; I’ll give it tomorrow” —  
when you now have it with you.<sup>g</sup>  
29 Do not plot harm against your neighbor,  
who lives trustfully near you.  
30 Do not accuse a man for no reason —  
when he has done you no harm.  
31 Do not envy<sup>h</sup> a violent man  
or choose any of his ways,  
32 for the LORD detests a perverse man<sup>i</sup>  
but takes the upright into his confidence.<sup>j</sup>  
33 The LORD's curse<sup>k</sup> is on the house of the  
wicked,<sup>l</sup>  
but he blesses the home of the righteous.<sup>m</sup>  
34 He mocks proud mockers  
but gives grace to the humble.<sup>n</sup>  
35 The wise inherit honor,  
but fools he holds up to shame.

### Wisdom Is Supreme

**4** Listen, my sons,<sup>o</sup> to a father's instruction;  
pay attention and gain understanding.  
2 I give you sound learning,  
so do not forsake my teaching.  
3 When I was a boy in my father's house,  
still tender, and an only child of my  
mother,  
4 he taught me and said,  
“Lay hold of my words with all your heart;  
keep my commands and you will live.<sup>p</sup>  
5 Get wisdom,<sup>q</sup> get understanding;  
do not forget my words or swerve from  
them.

<sup>a</sup> 6 Or will direct your paths    <sup>b</sup> 12 Hebrew; Septuagint / and he punishes



PROVERBS 3:13–16

## Better Than Gold

Wisdom in Proverbs is radically *affectionate*. What does that mean? It means that being wise means loving the right kinds of things. The book of Proverbs contrasts two opposite objects of affection—Lady Wisdom and Lady Folly (see Pr 9:1–18). What does the wise person pursue? What does the wise person embrace?

The book of Proverbs sets up a series of contrasts that a wise person must choose among. In Proverbs 3:13–16 the wise person must choose among wisdom and understanding versus silver, gold and jewels. Proverbs 8:10–11 lists knowledge, instruction and wisdom as more desirable than wealth. Ironically, 3:13–16 concludes that wisdom is better than wealth because wisdom brings “riches and honor.” Is this passage implying that the wise person will be blessed with better material treasures than he or she would otherwise have enjoyed? Bible scholar Craig L. Blomberg addresses the subject thus:

Numerous proverbs compare and contrast earthly wealth with divine wisdom. “Choose my instruction instead of silver, knowledge rather than choice gold, for wisdom is more precious than rubies, and nothing you desire can compare with her” (8:10–11; cf. 3:13–16; 22:1). So, too, “Better a little with the fear of the LORD than great wealth with turmoil. Better a meal of vegetables where there is love than a fattened calf with hatred” (15:16–17; cf. 16:8; 17:1; 19:1,22; 28:6).

Of many other texts in Proverbs that we might cite, one stands out as somewhat different from the rest. Seeming to commend a “middle-class ideal,” Agur in his collection of wise sayings in chapter 30 writes, “... give me neither poverty nor riches, but give me only my daily bread. Otherwise, I may have too much and disown you and say, ‘Who is the LORD?’ Or I may become poor and steal, and so dishonor the name of my God” (vv. 8b–9).

At a time and place in which up to 80% of all the people in the land would have qualified as poor by ancient standards, seldom knowing if their trades or their crops would guarantee them enough income to feed themselves and their families, God calls people to be content if they know they have enough to get them through each day. In the biblical cultures only about fifteen percent of the population were ever reasonably assured of having enough reserve at any time that they could engage in longer-term planning beyond the season of the year in which they found themselves. These were the true “middle-class,” and Agur is not speaking of them. A contemporary equivalent to his prayer might instead read, “let me be content if I know I am at least just above my country’s poverty line!”

### THINK ABOUT IT

- How can you make wise choices in your life?
- In what ways can wisdom bring riches? In what ways can it bring more than material wealth?
- For what do you pray?

### PRAY ABOUT IT

*Lord, give me wisdom, knowledge and understanding of you.*

6 Do not forsake wisdom, and she will protect you;<sup>r</sup>  
 love her, and she will watch over you.  
 7 Wisdom is supreme; therefore get wisdom.  
 Though it cost all<sup>s</sup> you have,<sup>a</sup> get understanding.<sup>t</sup>  
 8 Esteem her, and she will exalt you;  
 embrace her, and she will honor you.<sup>u</sup>  
 9 She will set a garland of grace on your head  
 and present you with a crown of  
 splendor.<sup>v,w</sup>  
 10 Listen, my son, accept what I say,  
 and the years of your life will be many.<sup>w</sup>  
 11 I guide<sup>x</sup> you in the way of wisdom  
 and lead you along straight paths.  
 12 When you walk, your steps will not be  
 hampered;  
 when you run, you will not stumble.<sup>y</sup>  
 13 Hold on to instruction, do not let it go;  
 guard it well, for it is your life.<sup>z</sup>  
 14 Do not set foot on the path of the wicked  
 or walk in the way of evil men.<sup>a</sup>  
 15 Avoid it, do not travel on it;  
 turn from it and go on your way.  
 16 For they cannot sleep till they do evil;<sup>b</sup>  
 they are robbed of slumber till they make  
 someone fall.  
 17 They eat the bread of wickedness  
 and drink the wine of violence.  
 18 The path of the righteous<sup>c</sup> is like the first  
 gleam of dawn,  
 shining ever brighter till the full light of  
 day.<sup>d</sup>  
 19 But the way of the wicked is like deep  
 darkness;<sup>e</sup>  
 they do not know what makes them  
 stumble.  
 20 My son, pay attention to what I say;  
 listen closely to my words.<sup>f</sup>  
 21 Do not let them out of your sight,<sup>g</sup>  
 keep them within your heart;  
 22 for they are life to those who find them  
 and health to a man's whole body.<sup>h</sup>  
 23 Above all else, guard your heart,  
 for it is the wellspring of life.<sup>i</sup>  
 24 Put away perversity from your mouth;  
 keep corrupt talk far from your lips.

4:6 <sup>r</sup>2Th 2:10  
 4:7 <sup>w</sup>Mt 13:44-46  
<sup>1</sup>Pr 23:23  
 4:8 <sup>u</sup>1Sa 2:30;  
 Pr 3:18  
 4:9 <sup>v</sup>Pr 1:8-9  
 4:10 <sup>w</sup>Pr 3:2  
 4:11 <sup>x</sup>1Sa 12:23  
 4:12 <sup>y</sup>Job 18:7;  
 Pr 3:23  
 4:13 <sup>z</sup>Pr 3:22  
 4:14 <sup>a</sup>Ps 1:1;  
 Pr 1:15  
 4:16 <sup>b</sup>Ps 36:4;  
 Mic 2:1  
 4:18 <sup>c</sup>Isa 26:7  
<sup>d</sup>2Sa 23:4;  
 Da 12:3; Mt 5:14;  
 Php 2:15  
 4:19 <sup>e</sup>Job 18:5;  
 Pr 2:13; Isa 59:9-  
 10; Jn 12:35  
 4:20 <sup>f</sup>Pr 5:1  
 4:21 <sup>g</sup>Pr 3:21;  
 7:1-2  
 4:22 <sup>h</sup>Pr 3:8;  
 12:18  
 4:23 <sup>i</sup>Mt 12:34;  
 Lk 6:45

4:26 <sup>j</sup>Heb 12:13\*  
 4:27 <sup>k</sup>Dt 5:32;  
 28:14  
 5:1 <sup>l</sup>Pr 4:20;  
 22:17  
 5:3 <sup>m</sup>Ps 55:21;  
 Pr 2:16; 7:5  
 5:4 <sup>n</sup>Ecc 7:26  
 5:5 <sup>o</sup>Pr 7:26-27  
 5:6 <sup>p</sup>Pr 30:20  
 5:7 <sup>q</sup>Pr 7:24  
 5:8 <sup>r</sup>Pr 7:1-27  
 5:12 <sup>s</sup>Pr 1:29;  
 12:1  
 5:18 <sup>t</sup>SS 4:12-  
 15 <sup>u</sup>Ecc 9:9;  
 Mal 2:14

25 Let your eyes look straight ahead,  
 fix your gaze directly before you.  
 26 Make level<sup>b</sup> paths for your feet<sup>l</sup>  
 and take only ways that are firm.  
 27 Do not swerve to the right or the left;<sup>k</sup>  
 keep your foot from evil.

### Warning Against Adultery

5 My son, pay attention to my wisdom,  
 listen well to my words<sup>l</sup> of insight,  
 2 that you may maintain discretion  
 and your lips may preserve knowledge.  
 3 For the lips of an adulteress drip honey,  
 and her speech is smoother than oil;<sup>m</sup>  
 4 but in the end she is bitter as gall,<sup>n</sup>  
 sharp as a double-edged sword.  
 5 Her feet go down to death;  
 her steps lead straight to the grave.<sup>o</sup>  
 6 She gives no thought to the way of life;  
 her paths are crooked, but she knows it  
 not.<sup>p</sup>  
 7 Now then, my sons, listen<sup>q</sup> to me;  
 do not turn aside from what I say.  
 8 Keep to a path far from her,<sup>r</sup>  
 do not go near the door of her house,  
 9 lest you give your best strength to others  
 and your years to one who is cruel,  
 10 lest strangers feast on your wealth  
 and your toil enrich another man's house.  
 11 At the end of your life you will groan,  
 when your flesh and body are spent.  
 12 You will say, "How I hated discipline!  
 How my heart spurned correction!<sup>s</sup>  
 13 I would not obey my teachers  
 or listen to my instructors.  
 14 I have come to the brink of utter ruin  
 in the midst of the whole assembly."<sup>t</sup>  
 15 Drink water from your own cistern,  
 running water from your own well.  
 16 Should your springs overflow in the streets,  
 your streams of water in the public  
 squares?  
 17 Let them be yours alone,  
 never to be shared with strangers.  
 18 May your fountain<sup>u</sup> be blessed,  
 and may you rejoice in the wife of your  
 youth.<sup>u</sup>

<sup>a</sup> 7 Or *Whatever else you get*    <sup>b</sup> 26 Or *Consider the*    <sup>c</sup> 5 Hebrew *Sheol*



PROVERBS 4:5 - 9

## The Making of Wise Stewards

Wise people devote themselves heart and soul to seeking more and more wisdom. Wisdom helps us know the truth and love the lovely. In New Testament terminology, we come to recognize Christ as the wisdom of God (see 1Co 1:24,30; Col 2:3), a treasure of supreme worth we are to seek (with mind, heart and soul) at the cost of all else (see Lk 14:33).

Best-selling author Philip Yancey reflects on the position of the believer in relation to Jesus' supreme sacrifice:

The author and preacher Tony Campolo delivers a stirring sermon adapted from an elderly black pastor at his church in Philadelphia. "It's Friday, but Sunday's Comin'" is the title of the sermon, and once you know the title you know the whole sermon. In a cadence that increases in tempo and in volume, Campolo contrasts how the world looked on Friday—when the forces of evil won over the forces of good, when every friend and disciple fled in fear, when the Son of God died on a cross—with how it looked on Easter Sunday. The disciples who lived through both days, Friday and Sunday, never doubted God again. They had learned that when God seems most absent he may be closest of all, when God looks most powerless he may be most powerful, when God looks most dead he may be coming back to life. They had learned not to count God out.

Campolo skipped one day in his sermon, though. The other two days have earned names on the church calendar: Good Friday and Easter Sunday. Yet in a real sense we live on Saturday, the day with no name. What the disciples experienced in small scale—three days, in grief over one man who had died on a cross—we now live through on cosmic scale. Human history grinds on, between the time of promise and fulfillment. Can we trust that God can make something holy and beautiful and good out of a world that includes Bosnia and Rwanda, and inner-city ghettos and jammed prisons in the richest nation on earth? It's Saturday on planet earth; will Sunday ever come?

That dark, Golgothan Friday can only be called Good because of what happened on Easter Sunday, a day which gives a tantalizing clue to the riddle of the universe. Easter opened up a crack in a universe winding down toward entropy and decay, sealing the promise that someday God will enlarge the miracle of Easter to cosmic scale.

Proverbs 23:23 calls us to "Buy the truth and do not sell it." We have been handpicked by God as trustees of the wisdom of the cross. Whatever else we do, we owe it to our Creator, Savior and Lord not to sell out.

### THINK ABOUT IT

- What can you do to "get wisdom"?
- In what way is Jesus the "wisdom of God"?
- In what ways do you feel we live on Saturday, the day between Good Friday and Easter Sunday?

### PRAY ABOUT IT

*Lord, sometimes it's so hard to live here on earth. I long for your redemption. In the meantime, I will wait and seek to live wisely.*

<sup>19</sup>A loving doe, a graceful deer<sup>v</sup> —  
 may her breasts satisfy you always,  
 may you ever be captivated by her  
 love.

<sup>20</sup>Why be captivated, my son, by an  
 adulteress?  
 Why embrace the bosom of another  
 man's wife?

<sup>21</sup>For a man's ways are in full view<sup>w</sup> of the  
 LORD,  
 and he examines all his paths.<sup>x</sup>

<sup>22</sup>The evil deeds of a wicked man ensnare  
 him;<sup>y</sup>  
 the cords of his sin hold him fast.<sup>z</sup>

<sup>23</sup>He will die for lack of discipline,<sup>a</sup>  
 led astray by his own great folly.

### Warnings Against Folly

- 6** My son, if you have put up security for  
 your neighbor,<sup>b</sup>  
 if you have struck hands in pledge<sup>c</sup> for  
 another,  
<sup>2</sup>if you have been trapped by what you said,  
 ensnared by the words of your mouth,  
<sup>3</sup>then do this, my son, to free yourself,  
 since you have fallen into your neighbor's  
 hands:  
 Go and humble yourself;  
 press your plea with your neighbor!  
<sup>4</sup>Allow no sleep to your eyes,  
 no slumber to your eyelids.<sup>d</sup>  
<sup>5</sup>Free yourself, like a gazelle from the hand of  
 the hunter,  
 like a bird from the snare of the fowler.<sup>e</sup>  
<sup>6</sup>Go to the ant, you sluggard;<sup>f</sup>  
 consider its ways and be wise!  
<sup>7</sup>It has no commander,  
 no overseer or ruler,  
<sup>8</sup>yet it stores its provisions in summer  
 and gathers its food at harvest.<sup>g</sup>  
<sup>9</sup>How long will you lie there, you sluggard?<sup>h</sup>  
 When will you get up from your sleep?  
<sup>10</sup>A little sleep, a little slumber,  
 a little folding of the hands to rest<sup>i</sup> —  
<sup>11</sup>and poverty<sup>j</sup> will come on you like a  
 bandit  
 and scarcity like an armed man.<sup>a</sup>

**5:19** <sup>v</sup>SS 2:9; 4:5  
**5:21** <sup>w</sup>Ps 119:168;  
 Hos 7:2  
<sup>x</sup>Job 14:16;  
 Job 31:4;  
 34:21; Pr 15:3;  
 Jer 16:17; 32:19;  
 Heb 4:13  
**5:22** <sup>y</sup>Ps 9:16  
<sup>z</sup>Nu 32:23;  
 Ps 7:15-16;  
 Pr 1:31-32  
**5:23** <sup>a</sup>Job 4:21;  
 36:12  
**6:1** <sup>b</sup>Pr 17:18  
<sup>c</sup>Pr 11:15;  
 22:26-27  
**6:4** <sup>d</sup>Ps 132:4  
**6:5** <sup>e</sup>Ps 91:3  
**6:6** <sup>f</sup>Pr 20:4  
**6:8** <sup>g</sup>Pr 10:4  
**6:9** <sup>h</sup>Pr 24:30-34  
**6:10** <sup>i</sup>Pr 24:33  
**6:11** <sup>j</sup>Pr 24:30-34

**6:13** <sup>k</sup>Ps 35:19  
**6:14** <sup>l</sup>Mic 2:1  
<sup>m</sup>ver 16-19  
**6:15** <sup>n</sup>2Ch 36:16  
**6:17** <sup>o</sup>Ps 120:2;  
 Pr 12:22  
<sup>p</sup>Dt 19:10;  
 Isa 1:15; 59:7  
**6:18** <sup>q</sup>Ge 6:5  
**6:19** <sup>r</sup>Ps 27:12  
<sup>s</sup>ver 12-15  
**6:20** <sup>t</sup>Pr 1:8  
**6:21** <sup>u</sup>Pr 3:3;  
 7:1-3  
**6:23** <sup>v</sup>Ps 19:8;  
 119:105  
**6:24** <sup>w</sup>Pr 2:16;  
 7:5  
**6:26** <sup>x</sup>Pr 7:22-23; 29:3

- <sup>12</sup>A scoundrel and villain,  
 who goes about with a corrupt mouth,  
<sup>13</sup>who winks with his eye,<sup>k</sup>  
 signals with his feet  
 and motions with his fingers,  
<sup>14</sup>who plots evil<sup>l</sup> with deceit in his  
 heart —  
 he always stirs up dissension.<sup>m</sup>  
<sup>15</sup>Therefore disaster will overtake him in an  
 instant;  
 he will suddenly be destroyed — without  
 remedy.<sup>n</sup>  
<sup>16</sup>There are six things the LORD hates,  
 seven that are detestable to him:  
<sup>17</sup>haughty eyes,  
 a lying tongue,<sup>o</sup>  
 hands that shed innocent blood,<sup>p</sup>  
<sup>18</sup>a heart that devises wicked  
 schemes,  
 feet that are quick to rush into evil,<sup>q</sup>  
<sup>19</sup>a false witness<sup>r</sup> who pours out lies  
 and a man who stirs up dissension  
 among brothers.<sup>s</sup>

### Warning Against Adultery

- <sup>20</sup>My son, keep your father's commands  
 and do not forsake your mother's  
 teaching.<sup>t</sup>  
<sup>21</sup>Bind them upon your heart forever;  
 fasten them around your neck.<sup>u</sup>  
<sup>22</sup>When you walk, they will guide you;  
 when you sleep, they will watch over  
 you;  
 when you awake, they will speak to you.  
<sup>23</sup>For these commands are a lamp,  
 this teaching is a light,<sup>v</sup>  
 and the corrections of discipline  
 are the way to life,  
<sup>24</sup>keeping you from the immoral woman,  
 from the smooth tongue of the wayward  
 wife.<sup>w</sup>  
<sup>25</sup>Do not lust in your heart after her  
 beauty  
 or let her captivate you with her eyes,  
<sup>26</sup>for the prostitute reduces you to a loaf of  
 bread,  
 and the adulteress preys upon your very  
 life.<sup>x</sup>

<sup>a</sup> 11 Or like a vagrant / and scarcity like a beggar

**PROVERBS 6:27**

<sup>27</sup> Can a man scoop fire into his lap  
without his clothes being burned?

<sup>28</sup> Can a man walk on hot coals  
without his feet being scorched?

<sup>6:29</sup> <sup>y</sup>Ex 20:14  
<sup>z</sup>Pr 2:16-19; 5:8

<sup>29</sup> So is he who sleeps<sup>y</sup> with another man's  
wife;<sup>z</sup>

no one who touches her will go  
unpunished.



**PROVERBS 6:12 - 14**

## SCOUNDRELS AND VILLAINS

### THE SIREN SONG

Like my father, I am a grand illusionist, a spinner of lies,  
Weaving dreams while poisoning souls.

Wisdom is my prey.

Before we reach my doorstep,

Humility,

    Servanthood,

        Modesty,

            Sacrifice

Slip from your shoulders

And slide to the gutter.

Truth shrivels and dies upon my lips,

So I cast my spell with mirrors and mist,

With baubles and bows.

My garish frame so thinly veiled beneath the web,

You see it gossamer and follow,

Like a moth to flame.

Like my father, I am a grand illusionist, a spinner of lies,

Weaving dreams while poisoning souls.

Wisdom is your hope.

As you flee my doorstep,

Humility,

    Servanthood,

        Modesty,

            Sacrifice

Strengthen your shoulders

And shield you in the battle.

Grand illusionist, spinner of lies,

Weaving dreams and poisoning souls like my father,

In sight of truth engraved

My hands slip from your shoulders

As I slide into the gutter.



PROVERBS 6:20 - 23

## Stewardship and Education

This is another classic passage of Scripture addressing education (see “Stewarding Our Children’s Education” on page 223). The call to consistently instruct and discipline children goes out to all parents universally. Believing moms and dads are to be wise and faithful stewards of this sacred responsibility. Pastor John Timmer shared the following with the children (of all ages) in his congregation:

A long, long time ago I took a test in school. Someone had written a story in French. I had to write it in English. That was the test.

I was doing pretty well until I came to a word that I had never seen before. That word was *échafaudage* [*esh-ah-fob-DAZH*]. I had no idea what it meant . . .

So here I was, taking the test and not knowing what the word *échafaudage* meant. Later on I asked my friends. They didn’t know either.

Well, I passed my test and completely forgot the word *échafaudage*. At least I thought I did. But listen to what happened to me forty-two years later. Forty-two years after I took that test, I was in the part of Switzerland where people speak French. I was riding on a bus when all of a sudden a truck passed by. And can you guess what word was painted on the back of that truck? I looked and said to myself, “I don’t believe this! I don’t believe this!”

Painted on the back of that truck was the word *échafaudage*—the word I didn’t know at my French test forty-two years earlier. I thought I had completely forgotten that word. But I was wrong. Somehow that word had been stored in my brain, but in a part of my brain where I could no longer reach it. But as I saw the word on the back of that truck, I remembered it again.

Our brains are amazing things, aren’t they? They store everything we see. They store everything we hear. They store everything we think. How smart God must be to make such brains!

*Échafaudage!* You know what? Now this French word is stored in your brain too. Whether you like it or not. Isn’t that amazing?

Is the word *échafaudage* with you still? It means scaffolding in French. Do you have a similar story to share? Have you ever unexpectedly recalled some snippet of wisdom a parent or mentor shared with you—some principle that has guided you? Without realizing it, you bound this advice or behavior on your heart (v. 21). If you are a parent, remember that your attitudes and actions are some of the most significant influences in your children’s lives. As you are faithful to God’s call to raise your children, remember that they are watching and listening to your every move.

### THINK ABOUT IT

- Can you think of advice your parent or caretaker shared with you that you’ve incorporated into a guiding principle of life? What was it?
- What happens when parents influence their children in negative ways? How difficult is it for children to overcome that influence?
- If you are a parent, how are you instilling God’s commands into your children’s lives?

### PRAY ABOUT IT

*God, I have influence on the lives of children. Help me to steward that responsibility with wisdom and compassion.*

## PROVERBS 6:30

- <sup>30</sup> Men do not despise a thief if he steals  
to satisfy his hunger when he is starving.
- <sup>31</sup> Yet if he is caught, he must pay sevenfold,<sup>a</sup>  
though it costs him all the wealth of his  
house.
- <sup>32</sup> But a man who commits adultery<sup>b</sup> lacks  
judgment;<sup>c</sup>  
whoever does so destroys himself.
- <sup>33</sup> Blows and disgrace are his lot,  
and his shame will never<sup>d</sup> be wiped  
away;
- <sup>34</sup> for jealousy<sup>e</sup> arouses a husband's fury,<sup>f</sup>  
and he will show no mercy when he takes  
revenge.
- <sup>35</sup> He will not accept any compensation;  
he will refuse the bribe, however great  
it is.<sup>g</sup>

### Warning Against the Adulteress

- 7** My son,<sup>h</sup> keep my words  
and store up my commands within you.
- <sup>2</sup> Keep my commands and you will live;<sup>i</sup>  
guard my teachings as the apple of your  
eye.
- <sup>3</sup> Bind them on your fingers;  
write them on the tablet of your heart.<sup>j</sup>
- <sup>4</sup> Say to wisdom, "You are my sister,"  
and call understanding your kinsman;  
<sup>5</sup> they will keep you from the adulteress,  
from the wayward wife with her  
seductive words.<sup>k</sup>
- <sup>6</sup> At the window of my house  
I looked out through the lattice.
- <sup>7</sup> I saw among the simple,  
I noticed among the young men,  
a youth who lacked judgment.<sup>l</sup>
- <sup>8</sup> He was going down the street near her  
corner,  
walking along in the direction of her  
house
- <sup>9</sup> at twilight,<sup>m</sup> as the day was fading,  
as the dark of night set in.
- <sup>10</sup> Then out came a woman to meet him,  
dressed like a prostitute and with crafty  
intent.
- <sup>11</sup> (She is loud<sup>n</sup> and defiant,  
her feet never stay at home;

**6:31** <sup>a</sup>Ex 22:1-14  
**6:32** <sup>b</sup>Ex 20:14  
<sup>c</sup>Pr 7:7; 9:4,16  
**6:33** <sup>d</sup>Pr 5:9-14  
**6:34** <sup>e</sup>Nu 5:14  
<sup>f</sup>Ge 34:7  
**6:35** <sup>g</sup>Job 31:9-11; SS 8:7  
**7:1** <sup>h</sup>Pr 1:8; 2:1  
**7:2** <sup>i</sup>Pr 4:4  
**7:3** <sup>j</sup>Dt 6:8;  
Pr 3:3  
**7:5** <sup>k</sup>ver 21;  
Job 31:9; Pr 2:16;  
6:24  
**7:7** <sup>l</sup>Pr 1:22; 6:32  
**7:9** <sup>m</sup>Job 24:15  
**7:11** <sup>n</sup>Pr 9:13;  
1Ti 5:13

**7:12** <sup>o</sup>Pr 8:1-36;  
23:26-28  
**7:13** <sup>p</sup>Ge 39:12  
<sup>q</sup>Pr 1:20  
**7:14** <sup>r</sup>Lev 7:11-18  
**7:17** <sup>s</sup>Est 1:6;  
Isa 57:7;  
Eze 23:41;  
Am 6:4 <sup>t</sup>Ge 37:25  
**7:18** <sup>u</sup>Ge 39:7  
**7:21** <sup>v</sup>Pr 5:3  
**7:22** <sup>w</sup>Job 18:10  
**7:23** <sup>x</sup>Job 15:22;  
16:13 <sup>y</sup>Pr 6:26;  
Ecc 7:26; 9:12  
**7:24** <sup>z</sup>Pr 1:8-9;  
5:7; 8:32  
**7:25** <sup>aa</sup>Pr 5:7-8  
**7:27** <sup>ab</sup>Pr 2:18;  
5:5; 9:18;  
Rev 22:15  
**8:1** <sup>ac</sup>Pr 1:20; 9:3  
**8:3** <sup>ad</sup>Job 29:7

- <sup>12</sup> now in the street, now in the squares,  
at every corner she lurks.)<sup>o</sup>
- <sup>13</sup> She took hold of him<sup>p</sup> and kissed him  
and with a brazen face she said:<sup>q</sup>
- <sup>14</sup> "I have fellowship offerings<sup>a</sup> <sup>r</sup>at home;  
today I fulfilled my vows.
- <sup>15</sup> So I came out to meet you;  
I looked for you and have found you!
- <sup>16</sup> I have covered my bed  
with colored linens from Egypt.
- <sup>17</sup> I have perfumed my bed<sup>s</sup>  
with myrrh,<sup>t</sup> aloes and cinnamon.
- <sup>18</sup> Come, let's drink deep of love till morning;  
let's enjoy ourselves with love!<sup>u</sup>
- <sup>19</sup> My husband is not at home;  
he has gone on a long journey.
- <sup>20</sup> He took his purse filled with money  
and will not be home till full moon.<sup>v</sup>
- <sup>21</sup> With persuasive words she led him astray;  
she seduced him with her smooth talk.<sup>v</sup>
- <sup>22</sup> All at once he followed her  
like an ox going to the slaughter,  
like a deer<sup>b</sup> stepping into a noose<sup>c</sup> <sup>w</sup>  
<sup>23</sup> till an arrow pierces<sup>x</sup> his liver,  
like a bird darting into a snare,  
little knowing it will cost him his life.<sup>y</sup>
- <sup>24</sup> Now then, my sons, listen<sup>z</sup> to me;  
pay attention to what I say.
- <sup>25</sup> Do not let your heart turn to her ways  
or stray into her paths.<sup>a</sup>
- <sup>26</sup> Many are the victims she has brought  
down;  
her slain are a mighty throng.
- <sup>27</sup> Her house is a highway to the grave,<sup>d</sup>  
leading down to the chambers of death.<sup>b</sup>

### Wisdom's Call

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

<sup>a</sup> 14 Traditionally *peace offerings* is uncertain. <sup>b</sup> 22 Syriac (see also Septuagint); Hebrew *fool* <sup>c</sup> 22 The meaning of the Hebrew for this line is uncertain. <sup>d</sup> 27 Hebrew *Sheol*

5 You who are simple, <sup>e</sup> gain prudence;<sup>f</sup>  
 you who are foolish, gain understanding.

6 Listen, for I have worthy things to say;  
 I open my lips to speak what is right.

7 My mouth speaks what is true,<sup>g</sup>  
 for my lips detest wickedness.

8 All the words of my mouth are just;  
 none of them is crooked or perverse.

9 To the discerning all of them are right;  
 they are faultless to those who have  
 knowledge.

10 Choose my instruction instead of silver,  
 knowledge rather than choice gold,<sup>h</sup>

11 for wisdom is more precious<sup>i</sup> than  
 rubies,  
 and nothing you desire can compare  
 with her.<sup>j</sup>

12 "I, wisdom, dwell together with  
 prudence;  
 I possess knowledge and discretion.<sup>k</sup>

13 To fear the LORD is to hate evil;<sup>l</sup>  
 I hate<sup>m</sup> pride and arrogance,  
 evil behavior and perverse speech.

14 Counsel and sound judgment are mine;  
 I have understanding and power.<sup>n</sup>

15 By me kings reign  
 and rulers<sup>o</sup> make laws that are just;

16 by me princes govern,  
 and all nobles who rule on earth.<sup>a</sup>

17 I love those who love me,<sup>p</sup>  
 and those who seek me find me.<sup>q</sup>

18 With me are riches and honor,<sup>r</sup>  
 enduring wealth and prosperity.<sup>s</sup>

19 My fruit is better than fine gold;  
 what I yield surpasses choice  
 silver.<sup>t</sup>

20 I walk in the way of righteousness,  
 along the paths of justice,

21 bestowing wealth on those who love me  
 and making their treasuries full.<sup>u</sup>

22 "The LORD brought me forth as the first of  
 his works,<sup>b,c</sup>  
 before his deeds of old;

23 I was appointed<sup>d</sup> from eternity,  
 from the beginning, before the world  
 began.

8:5 <sup>e</sup>Pr 1:22  
<sup>f</sup>Pr 1:4  
 8:7 <sup>g</sup>Ps 37:30;  
 Jn 8:14  
 8:10 <sup>h</sup>Pr 3:14-15  
 8:11 <sup>i</sup>Job 28:17-  
 19 <sup>j</sup>Pr 3:13-15  
 8:12 <sup>k</sup>Pr 1:4  
 8:13 <sup>l</sup>Pr 16:6  
<sup>m</sup>Jer 44:4  
 8:14 <sup>n</sup>Pr 21:22;  
 Ecc 7:19  
 8:15 <sup>o</sup>Da 2:21;  
 Ecc 7:19  
 8:17 <sup>p</sup>1Sa 2:30;  
 Ro 13:1  
 8:17 <sup>q</sup>1Sa 2:30;  
 Ps 91:14;  
 Jn 14:21-24  
<sup>r</sup>Pr 1:28; Jas 1:5  
 8:18 <sup>s</sup>Pr 3:16  
<sup>t</sup>Dt 8:18; Mt 6:33  
 8:19 <sup>u</sup>Pr 3:13-14;  
 10:20  
 8:21 <sup>v</sup>Pr 24:4

8:24 <sup>w</sup>Ge 7:11  
 8:25 <sup>x</sup>Job 15:7  
 8:26 <sup>y</sup>Ps 90:2  
 8:27 <sup>z</sup>Pr 3:19  
 8:29 <sup>aa</sup>Ge 1:9;  
 Job 38:10;  
 Ps 16:6 <sup>ab</sup>Ps 104:9  
<sup>b</sup>Job 38:5  
 8:30 <sup>c</sup>Jn 1:1-3  
 8:31 <sup>d</sup>Ps 16:3;  
 104:1-30  
 8:32 <sup>e</sup>Lk 11:28  
<sup>f</sup>Ps 119:1-2  
 8:34 <sup>g</sup>Pr 3:13, 18  
 8:35 <sup>h</sup>Pr 3:13-18  
<sup>i</sup>Pr 12:2  
 8:36 <sup>j</sup>Pr 15:32  
 9:1 <sup>k</sup>Eph 2:20-  
 22; 1Pe 2:5  
 9:2 <sup>l</sup>Lk 14:16-23  
 9:3 <sup>m</sup>Pr 8:1-3  
<sup>n</sup>ver 14

24 When there were no oceans, I was given  
 birth,  
 when there were no springs abounding  
 with water;<sup>y</sup>

25 before the mountains were settled in place,  
 before the hills, I was given birth,<sup>w</sup>

26 before he made the earth or its fields  
 or any of the dust of the world.<sup>x</sup>

27 I was there when he set the heavens in  
 place,<sup>y</sup>  
 when he marked out the horizon on the  
 face of the deep,

28 when he established the clouds above  
 and fixed securely the fountains of the  
 deep,

29 when he gave the sea its boundary<sup>z</sup>  
 so the waters would not overstep his  
 command,<sup>a</sup>  
 and when he marked out the foundations of  
 the earth.<sup>b</sup>

30 Then I was the craftsman at his side.<sup>c</sup>  
 I was filled with delight day after day,  
 rejoicing always in his presence,  
 31 rejoicing in his whole world  
 and delighting in mankind.<sup>d</sup>

32 "Now then, my sons, listen to me;  
 blessed are<sup>e</sup> those who keep my ways.<sup>f</sup>

33 Listen to my instruction and be wise;  
 do not ignore it.

34 Blessed is the man who listens<sup>g</sup> to me,  
 watching daily at my doors,  
 waiting at my doorway.

35 For whoever finds me<sup>h</sup> finds life  
 and receives favor from the LORD.<sup>i</sup>

36 But whoever fails to find me harms  
 himself;<sup>j</sup>  
 all who hate me love death.<sup>g</sup>

Invitations of Wisdom and of Folly

9 Wisdom has built<sup>k</sup> her house;  
 she has hewn out its seven pillars.

2 She has prepared her meat and mixed her  
 wine;  
 she has also set her table.<sup>l</sup>

3 She has sent out her maids, and she calls<sup>m</sup>  
 from the highest point of the city.<sup>n</sup>

<sup>a</sup> 16 Many Hebrew manuscripts and Septuagint; most Hebrew manuscripts and nobles — all righteous rulers <sup>b</sup> 22 Or way; or dominion <sup>c</sup> 22 Or The LORD possessed me at the beginning of his work; or The LORD brought me forth at the beginning of his work <sup>d</sup> 23 Or fashioned



PROVERBS 8:18 – 36

## Wisdom—The Foundation of Stewardship

When we seek first the kingdom of God, everything else we need comes to us as a bonus (see Lk 12:31). The pursuit of wisdom has a similar result. When we seek wisdom wholeheartedly, spiritual and material prosperity are natural side effects. The story of Solomon is a good example. He asked God for wisdom, and in addition God granted him wealth and prosperity (see 1Ki 3:1–15).

Old Testament Wisdom Literature lays out life's general principles. No single proverb can ever be taken as a guarantee—in this case, that anyone who is wise will also be wealthy. Jesus, who embodies the wisdom of God (see 1Co 1:24,30; Col 2:3), became poor by giving up the glory and grandeur of heaven for the incarnation and crucifixion (see 2Co 8:9). And we are called to follow him even into sacrificial living (i.e., the wisdom of the cross) rather than imitate the world's brand of "wisdom," which runs after temporal goods for security and satisfaction. When we imitate Jesus—even to the point of suffering—we know we will share in his glorious reward (see Ro 8:17). As Paul expressed to his protégé Timothy, we will take hold of life that is truly life (see 1Ti 6:17–19).

Theologian Holmes Rolston makes the following observations about stewardship in a New Testament context:

Christian stewardship in its deepest sense is impossible apart from the surrender of man to God in Christ. But when Paul cries out, "[You are of Christ, and Christ is of God]," he goes on to say, "[So then, men ought to regard us as servants of Christ and as those entrusted with the secret things of God. Now it is required that those who have been given a trust must prove faithful.]" The Christian is Christ's. He must think of himself as Christ's man, as Christ's servant. The Christian is a steward of the great revelation which God has given in Christ. The stewardship of the gospel is committed unto him. He shares with other Christians the responsibility of giving the gospel to others. It is required of stewards that a man be found faithful. The Christian must so live that he discharges faithfully the obligations that are laid upon him as a servant of Christ and a steward of the mysteries of God . . .

Any true understanding of stewardship must also involve the stewardship of abilities. If a man has yielded his life to Jesus Christ, it follows that the abilities that he has should be laid on the altar of the service of God. Men vary very widely in their abilities. There are some who have one talent and there are some who have ten talents. God does not demand of any man the rendering of an account for the abilities he does not have. But Jesus does lay down the principle that what God expects of us is in proportion to that which He has given us . . .

The stewardship of possessions must be seen against the background of man's response to the love of God in Christ. It roots in that larger surrender of his whole personality to God which a man makes when he acknowledges Jesus Christ as Lord and Master of his life. The stewardship of possessions must be seen in the setting of the stewardship of all of life.

### THINK ABOUT IT

- In what ways is wisdom the foundation of stewardship?
- Do any general principles still apply to our lives today? Which ones?
- How might your imitation of Jesus be a manifestation of wisdom?

### PRAY ABOUT IT

*God, I want to be a good steward; give me wisdom so that I can better serve you.*

GO TO PAGE 801 FOR THE NEXT EXPLORING STEWARDSHIP  
GO TO PAGE 801 FOR THE NEXT EXPLORING STEWARDSHIP: CONFORMITY



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