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Savvy: God's Truth for a Life That Works

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GOD'S TRUTH FOR A LIFE THAT WORKS

Dedicated to . . .

Jan

Thank you for letting me walk with you.

Acknowledgements

My deep thanks to my Bible study friends who patiently walked through the pilot class with me and gave excellent feedback along the way. Your suggestion to include all of the text of Scripture in the lessons has made this workbook so much more user-friendly. Thank you, as always, to my family–Dave, Katie, Brad, Jackie, Mom and Dad–I love you all to the moon and back! Finally, thank you to my co-workers at Precept. Rick, Pete, and Paula; you're patient and make me look better than I am. I am grateful!

GOD'S TRUTH FOR A LIFE THAT WORKS

There is nothing quite like your favorite pair of jeans. You can dress them up, you can dress them down. You can work in them, play in them, shop in them . . . live in them. They always feel right. It is my hope that the structure of this Bible study will fit you like those jeans; that it will work with your life right now, right where you are whether you're new to this whole Bible thing or whether you've been studying the Book for years!

How is this even possible? Smoke and mirrors, perhaps? The new mercilessly thrown in the deep end? The experienced given pompoms and the job of simply cheering others on? None of the above.

Flexible inductive studies are designed with options that will allow you to go as deep each week as you desire. If you're just starting out and feeling a little overwhelmed, stick with the main text and don't think a second thought about the sidebar assignments. If you're looking for a challenge, then take the sidebar prompts and go ahead and dig all the way to China! As you move along through the study, think of the sidebars and "Digging Deeper" boxes as that 2% of Lycra that you find in certain jeans . . . the wiggle-room that will help them fit just right.

Beginners may find that they want to start adding in some of the optional assignments as they go along. Experts may find that when three children are throwing up for three days straight, foregoing those assignments for the week is the way to live wisely.

Life has a way of ebbing and flowing, and this study is designed to ebb and flow right along with it!

Contents



Enjoy!

ow to use this study

Flexible inductive studies meet you where you are and take you as far as you want to go.

WEEKLY STUDY: The main text guides you through the complete topic of study for the week.

Z. FYI: For Your Information boxes provide bite-sized material to shed additional light on the topic.

3. ONE STEP FURTHER and other sidebar info: Sidebars give you the option to push yourself a little further. If you have extra time or are looking for an extra challenge, you can try one, all, or any number in between! These sidebars give you the ultimate in flexibility.

4. DIGGING DEEPER boxes: If you're looking to go further, Digging Deeper sections will help you sharpen your skills as you continue to mine the truths of Scripture for yourself.

Where Are You Building?

"Therefore everyone who hears these words of Mine and acts on them, may be compared to a wise man who built his house on the rock. And the rain fell, and the floods came, and the winds blew and slammed against that house; and yet it did not fall, for it had been founded on the rock." –Jesus, Matthew 7:24-25

The world we're living in is changing. Rapidly. Make no mistake. Strategies that worked for our parents don't work today because our world is fundamentally different. Recently, I met a woman who grew up in Michigan and then spent 20 years doing missionary work in Holland. Her comment on moving back to the United States and settling in New England: "It is surprisingly similar to Holland." It wasn't a compliment. She returned home to a *different* country. The United States she left after college no longer exists.

If you live somewhere else in the world, your home has changed, too. Technology has connected us to information and to one another in ways that only science fiction writers dream of. But for every uplifting "GoFundMe" story, there is a tale from the dark side of technology, the anonymity cloak that both hides sin and fuels vices.

Still, no matter how dark the world becomes, truth remains. As we walk through the pages of Scripture in this study which will focus heavily on the book of Proverbs, we will begin to see for ourselves God's timeless truths and discern how to apply them in our ever-changing times! Our ancestors faced different battles, different trials, different wars. As they learned to *apply* God's timeless truths in their day, so we must learn how to apply them *today*. We must live wisely *today*, in *this* generation . . . we need to be savvy!



Notes from Jan and me

In addition to sidebars that offer extra study options, you'll find sprinkled throughout the workbook notes from both Jan Silvious and me on applying Proverbs to life. Since Jan has been a mentor to me for years and is one of the wisest people I know, I couldn't resist asking her to drop in some gems of practical wisdom throughout this book! I am one of many who have been blessed to grow a little wiser by being able to walk with the wise. I know you'll be encouraged by Jan's gracious, yet straight-to-the-heart wisdom.

FYI:

If You're in a Class

Complete **Week One** together on your first day of class. This will be a great way to start getting to know one another and will help those who are newer to Bible study get their bearings.



FXI:

Where do you need wisdom?

Take some time to consider where you need wisdom for the situations you face. Jot them down below. This will help you as you seek not only to know truth but also to apply it. I hope that you're coming to this study expectantly, looking for God's answers to your questions, because He gives wisdom to those who ask.

PRESUPPOSITIONS: WHAT ARE YOU BRINGING ALONG?

How do you define "wisdom"? What do you think makes a person or behavior "wise"?

How does secular culture define wise living? Do morals and ethics come into play or not? Explain.

If you disagree with the cultural definition(s), what struggle does this pose in your day-to-day life?

INDUCTIVE STUDY: LETTING GOD'S WORD SPEAK FOR ITSELF

While it's important to consider current views as we study, we want to do this to hold them up to the plumb line of God's perfect Word. We'll do this through a process called Inductive Bible Study which simply means that we'll be using the Bible as our primary resource.

This may sound simple and obvious, but an epidemic of biblical illiteracy is making this less and less common even in the Church as people increasingly follow the views of other people rather than taking time to discover God's truth for themselves.

There are three basic components to Inductive Bible Study: observation, interpretation, and application.

OBSERVATION

As we **OBSERVE** the text of Scripture, we read carefully and seek to answer the question: *What does the text say*? Slow and thoughtful reading is the core competency in observation and certain tools can help us do this.

- Asking 5 W and H questions Who? What? When? Where? Why? and How?
- Identifying and marking key words Key words are critical to understanding and typically repeated. When marking key words, you'll want to mark synonyms and pronouns too.



• Making **Lists** – Key words are a basis for lists. After we identify a key word, listing everything we learn about it helps us to better grasp what the text says.

If you're new to inductive study, relax! The study will lead you through the basic components and prompt you with questions along the way.

INTERPRETATION

Careful observation is invaluable for interpreting the text and answering the question: *What does the text mean?* As we interpret, we're looking for one meaning. It's not uncommon for people to mix up interpretation and application. You've probably witnessed this when you've heard a person ask, "What does this verse mean *to you?*"

The text of Scripture does not change meaning based on who is reading it. It means what its author intended. As an author, I have a purpose in writing. You may think I'm trying to say something other than what I said, but that does not change my meaning. It means either you misinterpreted or I didn't express myself clearly. Now the Word tells us that God speaks clearly but it's still possible for "the untaught and unstable" to "distort . . . the Scriptures, to their own destruction" (2 Peter 3:16).

When we interpret, we **OBSERVE** the text closely and then look for the one meaning God intended. Here are some tools that will help immensely in discovering the text's meaning:

- Paying close attention to **context** The context is simply the setting in which something dwells.
- Checking cross-references Cross-references are other places in Scripture that talk about the same topic.
- Allowing Scripture to interpret Scripture The best commentary on Scripture is other Scripture. When we use cross-references we are allowing Scripture to interpret Scripture.

APPLICATION

Once we discover the meaning of the text, we can begin to apply it in our lives. Application needs to be anchored in the meaning of the text, but many and varied applications can come from one meaning. James, for example, talks about controlling the tongue in the third chapter of his letter. How that specifically applies day-to-day will probably be different in my life than yours, but it will be anchored in the same truth of honoring God through what we do and don't do. Bible study is never complete without application . . . and application starts at home. (And by "at home" I don't mean you apply the Word to your spouse and kids and then go after the neighbors! Application starts with *me!*)

The Goal: TRANSFORMATION!

If you're just the Bible rock star who can clobber all your friends with superior knowledge, there's a big problem. The goal of inductive study is never knowledge for knowledge's sake, but rather understanding of God's Word for transforming lives.

FYI:

Putting on the Brakes

If the inductive "tools" seem overwhelming, just remember this: slow down. Good observation doesn't require colored pencils or a rigid process. Good observation happens when we slow down long enough to see what is obvious in the text. For some of us, slowing down can seem inefficient, but the truth is: good observation takes time.



FXI:

Start with Prayer

You've probably heard it before and if we study together again, you'll hear it again. Whenever you read or study God's Word, first ask His Spirit to be your Guide. Jesus says that the Spirit will lead us into all truth.

FXI:

Do I have to mark the text?

Nope. If you've ever been told that you have to mark the text to be a good Bible student, you may be understandably resistant. Still, marking key words can be helpful. When we mark, we identify words that repeat and are, therefore, important to the meaning. You don't have to mark the text, but likely if you try it, you'll see the benefit.

FRAMING OUR STUDY

Since there are so many different views on wisdom in our world-from "just a cerebral activity" to "the end justifies the means"-we're going to see what Jesus says about wise and foolish living as we get started.

Our text comes from the end of His teaching on the Sermon on the Mount (found in Matthew 5–7) where Jesus tells His listeners the key difference between the wise and foolish man.

Observe the TEXT of SCRIPTURE:

READ Matthew 7:24-27 and MARK the phrases wise man and foolish man.

Matthew 7:24-27

- 24 "Therefore everyone who hears these words of Mine and acts on them, may be compared to a wise man who built his house on the rock.
- 25 "And the rain fell, and the floods came, and the winds blew and slammed against that house; and *yet* it did not fall, for it had been founded on the rock.
- 26 "Everyone who hears these words of Mine and does not act on them, will be like a foolish man who built his house on the sand.
- 27 "The rain fell, and the floods came, and the winds blew and slammed against that house; and it fell—and great was its fall."

Discuss with your GROUP or PONDER on your own ...

Read Matthew 5:1-2 to help set this passage in context. What do these verses tell us about who is teaching, who is being taught, and where they are?

Considering Matthew 5:1-2, what is the "Therefore" in Matthew 7:24 there for?



UNDERLINE in the text and list below the circumstances that came into the lives of both the wise and foolish men.

Did both men receive the same information? Was one disadvantaged in any way? What is the only difference?

Can you think of an example in your life when you *knew* the truth but did not *do* it? What resulted?

What about a good example? Can you think of a time when you *knew* what to do and *did* it?

Certainly "the rock" the wise man built his house on incorporates all the righteous acts Jesus includes in His sermon on the mount but not exclusively: righteousness is defined in every book of the Bible. As we will see in this study, the importance of knowing and acting on God's revealed Word is taught both implicitly and explicitly throughout the pages of Scripture. Wisdom is not simply hearing and understanding intellectually. Living wisely involves acting appropriately based on God's revealed truth; it is aligning our lives with God's wisdom.

As we progress through our study, we'll be looking at several proverbs each week that will define specific components of wisdom. We'll also be looking at other parts of Scripture to help us see the many facets of wisdom.

ONE STEP FURTHER:

Read the Sermon on the Mount

If you have some time this week, read or listen to all of Matthew 5–7. My pastor used to describe the Sermon on the Mount as "Jesus' words for Jesus' people!" Jot down below what you observed and learned.



THE WISE DO:

List It

Let's start a running list of what wisdom does and how it benefits those who find it. You can continue to add to this as we work our way through Proverbs. Depending on how detailed you are, you may want to use a separate notebook.

Observe PROVERBS 1

READ Proverbs 1 and **MARK** every occurrence of the repeated word *wisdom* (include the synonym *understanding* and any others you notice.)

Proverbs 1

- 1 The proverbs of Solomon the son of David, king of Israel:
- 2 To know wisdom and instruction,
- To discern the sayings of understanding,
- 3 To receive instruction in wise behavior,Righteousness, justice and equity;
- 4 To give prudence to the naive, To the youth knowledge and discretion,
- 5 A wise man will hear and increase in learning,And a man of understanding will acquire wise counsel,
- 6 To understand a proverb and a figure,The words of the wise and their
- riddles.7 The fear of the LORD is the beginning of knowledge;
- Fools despise wisdom and instruction.
- 8 Hear, my son, your father's instructionAnd do not forsake your mother's teaching;
- 9 Indeed, they are a graceful wreath to your headAnd ornaments about your neck.
- 10 My son, if sinners entice you, Do not consent.
- 11 If they say, "Come with us, Let us lie in wait for blood, Let us ambush the innocent without cause;
- 12 Let us swallow them alive like Sheol,

Even whole, as those who go down to the pit;

- 13 We will find all *kinds* of precious wealth,We will fill our houses with spoil;
- 14 Throw in your lot with us, We shall all have one purse,"
- 15 My son, do not walk in the way with them.
 - Keep your feet from their path,
- 16 For their feet run to evil And they hasten to shed blood.
- 17 Indeed, it is useless to spread the *baited* netIn the sight of any bird;
- 18 But they lie in wait for their own blood;
 - They ambush their own lives.
- 19 So are the ways of everyone who gains by violence;It takes away the life of its possessors.
- 20 Wisdom shouts in the street, She lifts her voice in the square;
- 21 At the head of the noisy *streets* she cries out;

At the entrance of the gates in the city she utters her sayings:

22 "How long, O naive ones, will you love being simple-minded? And scoffers delight themselves in scoffing

And fools hate knowledge?

23 "Turn to my reproof, Behold, I will pour out my spirit on you;

I will make my words known to you.

24 "Because I called and you refused,



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I stretched out my hand and no one paid attention;

- 25 And you neglected all my counselAnd did not want my reproof;
- 26 I will also laugh at your calamity;I will mock when your dread comes,
- 27 When your dread comes like a stormAnd your calamity comes like a whirlwind,When distress and anguish come upon you.
- 28 "Then they will call on me, but I will not answer;They will seek me diligently but they will not find me,

- 29 Because they hated knowledge And did not choose the fear of the LORD.
- 30 "They would not accept my counsel,

They spurned all my reproof.

- 31 "So they shall eat of the fruit of their own wayAnd be satiated with their own devices.
- 32 "For the waywardness of the naive will kill them,And the complacency of fools will destroy them.
- 33 "But he who listens to me shall live securelyAnd will be at ease from the dread of evil."

THE WISE DON'T/ THE FOOLISH DO:

List It

Let's also start a running list of what wisdom doesn't do (which often corresponds precisely with what the foolish do).

Discuss with your GROUP or PONDER on your own . . .

Besides wisdom, what other key words or concepts did you notice?

What were your general observations on the text?

What questions do you want answered as we study?

THFOR A LIFF THAT WORKS 7



Making Up for Lost Time

For years I have slogged through the book of Proverbs in the process of reading through the Bible. The problem has not been with the Word of God but with my attitude toward the man God used to give us the book–Solomon.

I largely "missed out" on the depth of Proverbs for years because of my attitude. My prayer is that you won't make my mistake!

Isn't it amazing that God uses flawed people like you and me to accomplish His purposes? God used Solomon, whose heart turned away from the Lord, to give us Proverbs. We should never doubt the truth Paul tells us in 2 Timothy 3:16 that all Scripture is inspired by God and profitable for teaching, reproof, correction, and training in righteousness.

Right now, I'm making up for lost time in Proverbs! I sure hope you're enjoying the depth of wisdom in this book as much as I am!

a Closer Jook

READ Proverbs 1:1-7 again and **MARK** every occurrence of the repeated word *instruction.* (Include any synonyms you notice.)

Proverbs 1:1-7

- 1 The proverbs of Solomon the son of David, king of Israel:
- 2 To know wisdom and instruction, To discern the sayings of understanding,
- 3 To receive instruction in wise behavior, Righteousness, justice and equity;
- 4 To give prudence to the naive, To the youth knowledge and discretion,
- 5 A wise man will hear and increase in learning, And a man of understanding will acquire wise counsel,
- 6 To understand a proverb and a figure, The words of the wise and their riddles.
- 7 The fear of the LORD is the beginning of knowledge; Fools despise wisdom and instruction.

Discuss with your GROUP or PONDER on your own . . .

According to verse 1:1, who wrote these proverbs? What was his position? Who was his famous father?

What is the purpose of the proverbs? What does it involve?

How can proverbs benefit the naive and the young?

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How will they benefit those who are already wise?

How does the fool differ from the young or naive?

What category do you think you fall in today-wise, young, or naive? Why?

Proverbs 1:8-19 again and MARK every occurrence of the repeated word *instruction* (include any synonyms you notice). Also **MARK** *sinners* and pronouns referring to them.

Proverbs 1:8-19

- 8 Hear, my son, your father's instruction And do not forsake your mother's teaching;
- 9 Indeed, they are a graceful wreath to your head And ornaments about your neck.
- 10 My son, if sinners entice you, Do not consent.
- 11 If they say, "Come with us, Let us lie in wait for blood, Let us ambush the innocent without cause;
- 12 Let us swallow them alive like Sheol,Even whole, as those who go down to the pit;
- 13 We will find all *kinds* of precious wealth,We will fill our houses with spoil;
- 14 Throw in your lot with us,We shall all have one purse,"
- 15 My son, do not walk in the way with them.Keep your feet from their path,
- 16 For their feet run to evilAnd they hasten to shed blood.

FYI:

Repetitions and Contrasts

Repeated words and phrases in the text help us identify main ideas and themes. At times they help us see major contrasts also. Did you notice that Solomon writes to help people "know wisdom and instruction" (v. 2) but that fools "despise wisdom and instruction" (v. 7)? We'll continue to see this major contrast throughout the book.

ONE STEP FURTHER:

David and Solomon

If you have time this week, explore the lives of David and Solomon. Take this opportunity to use a concordance to search out where their accounts are in the Bible and then read up on them as much as you like. Record what you discover below.



FXI:

Come with us!

Never underestimate the human desire to "belong." It's easy to read Proverbs 1 and think, "I would never . . ." or "My kids would never" Still, don't miss the perverted call to belonging, the perversion of unity that enticing sinners offer (boldface is for emphasis):

- Come with **us** . . .
- Let **us** lie in wait . . .
- Let **us** ambush . . .
- Let **us** swallow . . .
- We will find . . .
- We will fill . . .
- Throw in your lot with $\boldsymbol{us}\ldots$
- We shall all have one purse . . .

FYI:

"Trust me!"

Isn't it interesting that the sinners who entice and invite others to join in harming the innocent and stealing, also say, "We shall all have one purse"? How do you decide who to trust? Do you think it is wise to trust someone who has shown himself untrustworthy?



- 17 Indeed, it is useless to spread the *baited* net In the sight of any bird;
- But they lie in wait for their own blood;They ambush their own lives.
- So are the ways of everyone who gains by violence;It takes away the life of its possessors.

Discuss with your GROUP or PONDER on your own . . .

Whose teaching does Solomon appeal to in verses 8 and 9? What is it compared to?

How does this compare with instruction you have given or received?

What do verses 8-19 warn against in general?

Mark both instances of "do not" in this section. What specific warnings did you see? How do they differ?

What kinds of invitations to evil do you deal with today? What kinds call to those who are older? Younger?

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What drives sinners? What do they want to gain and how? Word Studies: Three Hebrew words that appear throughout Proverbs are worth exploring further! What will their behavior reap in the end? If you have time this week, investigate these repeating words and record what you learn. Wise: chakam How can we avoid their trap? Answer from the text. Wise: sakal Proverbs 1:20-33 again and MARK reproof. Next MARK naive one, scoffers, fools, and pronouns referring to them. Finally, **UNDERLINE** what these people do or neglect to do. Wisdom: chokmah **Proverbs 1:20-33** 20 Wisdom shouts in the street, She lifts her voice in the square; 21 At the head of the noisy *streets* she cries out; At the entrance of the gates in the city she utters her sayings: Discern/Understand (verb): biyn 22 "How long, O naive ones, will you love being simple-minded? And scoffers delight themselves in scoffing And fools hate knowledge? 23 "Turn to my reproof, Behold, I will pour out my spirit on you; I will make my words known to you. Understanding (noun): biynah 24 "Because I called and you refused, I stretched out my hand and no one paid attention; 25 And you neglected all my counsel And did not want my reproof; 26 I will also laugh at your calamity; I will mock when your dread comes, H FOR A LIFF THAT WORKS 27 When your dread comes like a storm

ONE STEP FURTHER:

Word Study: Reproof

If you have time this week, find the Hebrew word translated "reproof" and see how it is used in Proverbs and the rest of the Old Testament. Record your findings below. Then, consider how you respond to reproof!

- And your calamity comes like a whirlwind,
- When distress and anguish come upon you.
- 28 "Then they will call on me, but I will not answer;They will seek me diligently but they will not find me,
- 29 Because they hated knowledgeAnd did not choose the fear of the LORD.
- 30 "They would not accept my counsel, They spurned all my reproof.
- 31 "So they shall eat of the fruit of their own way And be satiated with their own devices.
- 32 "For the waywardness of the naive will kill them, And the complacency of fools will destroy them.
- 33 "But he who listens to me shall live securelyAnd will be at ease from the dread of evil."

\mathcal{D} iscuss with your GROUP or PONDER on your own \dots

How is wisdom personified in verses 20-33?

What questions does she call out and to whom? How is each group described?

What does she offer? How and *how often* does she offer? What response does she seek?

How do you typically respond to counsel? What about to reproof?



12

How will wisdom treat those who refuse her? How thoroughly is the rejection of wisdom described? (Look back at your underlined phrases to answer this.)

When do foolish people search for wisdom? Why do you think they wait?

What will those who refuse wisdom eventually reap?

We live in a world where people love their own evil (John 3:19) but dread everyone else's (Proverbs 1:33). According to Proverbs 1:33, what is the solution to both? Are you living in this truth?

@THE END OF THE DAY ...

Take a few minutes to think and pray though what you've learned this week. Then summarize the key points below. Before you finish, write a one-sentence summary describing Proverbs 1 (try to be concise and keep it to 140 characters or less!) and give it a simple hashtag.

Proverbs 1

One-Sentence Summary

#

A THOUGHT FROM:

There is a God . . . As a Life Coach, I've spent a lot of time listening to people who want to move from "where they are to where they want to be."

In the process, I have found that the people who make it to "where they want to be" are always the people who know they can't get there on their own wisdom. They recognize their limitations. That's a great step forward for the wise. Proverbs 28:26 says it well: "He who trusts in his own heart is a fool...." One of my favorite refrigerator magnets says it this way: "There is a God and you are not Him." Drop the mic!



HOW TO DO AN ONLINE WORD STUDY

For use with www.blueletterbible.org

- 1. Type in a Bible verse. Change the version to NASB. Click the "Search" button.
- 2. When you arrive at the next screen, you will see a button labeled "Tools" to the left of your verse.

Hover over the "Tool" button and a list will pop up.

Click the first button on the pop-up list—"Interlinear"—to take you to the concordance link.

3. Click on the Strong's number which is the link to the original word in Greek or Hebrew.

Clicking this number will bring up another screen that will give you a brief definition of the word as well as list every occurrence of the Greek word in the New Testament or Hebrew word in the Old Testament. Before running to a dictionary definition, scan places where it's used in Scripture and examine the general contexts.

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