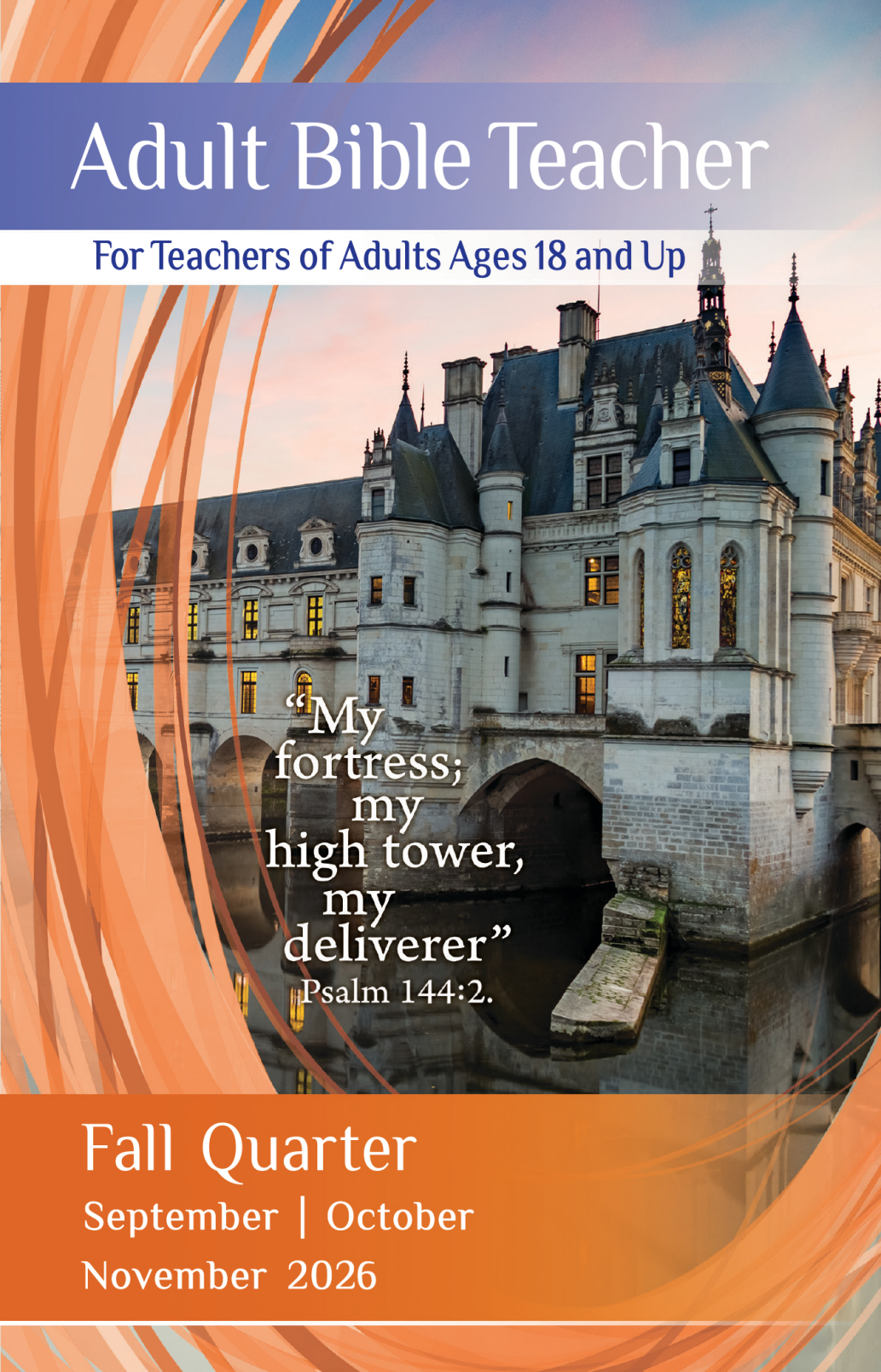


# Adult Bible Teacher

For Teachers of Adults Ages 18 and Up



“My  
fortress;  
my  
high tower,  
my  
deliverer”  
Psalm 144:2.

Fall Quarter

September | October

November 2026

# Adult Bible Teacher

FALL QUARTER

September, October, November 2026

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# Daily Bible Readings for Home Study and Worship

(Readings are for the week previous to the lesson topics.)

## 1. September 6. Wisdom Calls the Foolish

M—Wisdom Calls. Prov. 8:1-11.  
T—The Blessings of Wisdom. Prov. 8:32-36.  
W—The Offer of Wisdom. Prov. 9:1-12.  
T—Flee Sin. Prov. 5:7-14.  
F—Blessings or Woe. Isa. 3:9-15.  
S—The Crossroads. Jer. 6:16-21.  
S—Turn to Wisdom. Prov. 1:20-33.

## 2. September 13. The Folly of Trusting in Riches

M—Refuge in the Lord. Ps. 11:1-7.  
T—All Perish. Eccl. 3:16-22.  
W—The Vanity of Wealth. Eccl. 5:10-20.  
T—Though Praised, the Wicked Perish. Eccl. 8:5-13.  
F—Lay up Treasure in Heaven. Matt. 6:19-24.  
S—I Shall See God. Job 19:23-27.  
S—Discern the End of All. Ps. 49:1-20.

## 3. September 20. Humble Wisdom Instructs Proud Folly

M—Who Gathered the Wind? Job 37:1-13.  
T—Who Bound the Waters? Job 38:1-11.  
W—The Breathtaking Power of God. Job 38:22-41.  
T—Who May Contend with God? Job 39:26—40:2.  
F—The Rich Young Man. Mark 10:17-31.  
S—The Fool. Ps. 14:1-7.  
S—The Words of Agur. Prov. 30:1-14.

## 4. September 27. There Is a Way that Seems Right

M—Folly Calls. Prov. 9:13-18.  
T—Dealing with a Fool. Prov. 26:1-12.  
W—The Way of the Fool. Prov. 15:1-12.  
T—Instruction of the Lord's Wisdom. Prov. 15:18-33.  
F—Hear and Obey. Matt. 7:24-27.  
S—Be Doers of the Word. Jas. 1:19-27.  
S—Wisdom and Folly. Prov. 14:1-19.

## 5. October 4. Wisdom over Strength

M—The Lord Saves. Ps. 20:1-9.  
T—All Go unto Dust. Eccl. 3:16-22.  
W—Wisdom and Folly. Eccl. 2:12-16.  
T—Wisdom over Money. Eccl. 7:11-14.  
F—Better than Great Treasure. Prov. 15:14-17.  
S—Better than the Mighty. Prov. 16:32—17:1.  
S—Wisdom Is Better than Strength. Eccl. 9:11-18.

## 6. October 11. Wisdom and Money

M—The Righteous Contrasted with the Wicked. Prov. 11:1-8.  
T—How to Use Riches. Prov. 11:24-31.  
W—The Diligent and the Lazy. Prov. 12:24—13:8.  
T—Honor the Lord. Prov. 3:1-12.  
F—Do Not Trample the Poor. Amos 5:11-15.  
S—Support the Weak. Acts 20:25-35.  
S—The Results of Foolishness and Wisdom. Prov. 22:1-16.

## 7. October 18. A Soft Answer over Wrath

M—A Heart like Medicine. Prov. 17:22-28.  
T—Living as Christians. Eph. 4:25-32.  
W—Obedience Better than Sacrifice. 1 Sam. 15:12-23.

T—Praise that Pleases the Lord. Ps. 69:30-36.  
F—An Offering that Did Not Please the Lord. 1 Sam. 13:5-14.  
S—The Strength of Wisdom. Prov. 24:1-7.  
S—Two Ways Contrasted. Prov. 15:1-15.

## 8. October 25. The Wisdom of the Meek

M—From the Heart. Matt. 12:33-37.  
T—Submit to God. Jas. 4:1-10.  
W—Do All in the Name of Jesus. Col. 3:12-17.  
T—True Wisdom. 1 Cor. 3:18-23.  
F—Reject Evil and Do Good. 1 Pet. 3:8-12.  
S—The Tongue. Jas. 3:1-10.  
S—Heavenly Wisdom. Jas. 3:13-18.

## 9. November 1. The Wisdom of the Gospel

M—The "Wisdom" of Men. Isa. 29:13-24.  
T—There Is No Other. Isa. 45:20-25.  
W—Boast in the Lord. Jer. 9:23-26.  
T—The Lord Reveals Secrets. Luke 10:21-24.  
F—Walk in Christ. Col. 2:1-15.  
S—God's Hidden Wisdom. 1 Cor. 2:1-16.  
S—The Wisdom of God. 1 Cor. 1:18-31.

## 10. November 8. Seek for Wisdom as for Silver

M—Get Wisdom. Prov. 4:1-9.  
T—Avoid Evil. Prov. 4:10-19.  
W—Ponder Your Way. Prov. 4:20-27.  
T—Treasure the Commandments. Prov. 7:1-5.  
F—The Lord's Testimonies Are Wonderful. Ps. 119:129-136.  
S—The Blessings of Wisdom. Prov. 2:10-22.  
S—The Lord Gives Wisdom. Prov. 2:1-9.

## 11. November 15. Enduring Trials in Wisdom

M—Ask in Jesus' Name. John 14:8-14.  
T—Abide in Christ and Ask. John 15:1-11.  
W—Ask that Your Joy May Be Full. John 16:16-24.  
T—I Believe; Help My Unbelief. Mark 9:14-29.  
F—The Word of the Lord Endures. Isa. 40:6-8.  
S—The Shortness of Life. Jas. 4:13—5:6.  
S—Wisdom amid Trials. Jas. 1:1-11.

## 12. November 22. Wisdom Brings Blessing

M—The Value of Wisdom. Prov. 16:16-22.  
T—Blessed Is the One Who Feels the Lord. Ps. 112:1-10.  
W—Cheerful Generosity. 2 Cor. 9:6-11.  
T—Reproof and Wisdom. Prov. 8:12-21.  
F—Trust the Lord. Ps. 37:1-20.  
S—The Lord Blesses the Righteous. Ps. 37:21-40.  
S—Wisdom Is Precious. Prov. 3:13-35.

## 13. November 29. Fruitfulness of Wisdom

M—Grace Trains Us. Titus 2:11-15.  
T—How to Walk. Col. 1:9-14.  
W—A Prayer for Strength. Eph. 3:14-21.  
T—Walk in the Spirit. Gal. 5:16-26.  
F—Grow in Grace. 2 Pet. 3:14-18.  
S—Remember These Things. 2 Pet. 1:12-15.  
S—If You Know Christ, Act! 2 Pet. 1:1-11.

# SCRIPTURE LESSON TEXT

**PROV. 1:20** Wisdom crieth without; she uttereth her voice in the streets:

**21 She crieth in the chief place of concourse, in the openings of the gates: in the city she uttereth her words, saying,**

22 How long, ye simple ones, will ye love simplicity? and the scorners delight in their scorning, and fools hate knowledge?

**23 Turn you at my reproof: behold, I will pour out my spirit unto you, I will make known my words unto you.**

24 Because I have called, and ye refused; I have stretched out my hand, and no man regarded;

**25 But ye have set at nought all my counsel, and would none of my reproof:**

26 I also will laugh at your calamity; I will mock when your fear cometh;

**27 When your fear cometh as desolation, and your destruction cometh as a whirlwind; when distress and anguish cometh upon you.**

28 Then shall they call upon me, but I will not answer; they shall seek me early, but they shall not find me:

**29 For that they hated knowledge, and did not choose the fear of the LORD:**

30 They would none of my counsel: they despised all my reproof.

**31 Therefore shall they eat of the fruit of their own way, and be filled with their own devices.**

32 For the turning away of the simple shall slay them, and the prosperity of fools shall destroy them.

**33 But whoso hearkeneth unto me shall dwell safely, and shall be quiet from fear of evil.**

## NOTES

# Wisdom Calls the Foolish

Lesson Text: Proverbs 1:20-33

Related Scriptures: Proverbs 5:7-14; 8:1-36; 9:1-12;  
Isaiah 3:9-15; Jeremiah 6:16-21

TIME: between 971 and 931 B.C.

PLACE: Jerusalem

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GOLDEN TEXT—“Wisdom crieth without; she uttereth her voice in the streets” (Proverbs 1:20).

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## *Preparing to Teach the Lesson*

### TODAY'S AIM

**Facts:** to understand the way of foolishness and the consequences it brings.

**Principle:** to realize that God makes His wisdom available to all who will listen.

**Application:** to listen to the voice of wisdom so that we avoid the consequences of foolishness.

### INTRODUCING THE LESSON

Many voices call for our attention. These voices can be soft or shrill. Their messages might be neutral, helpful, or destructive. What voices vie for our attention? (Allow for response.)

Our Bible passage today is Proverbs 1:20-33, wherein we find another voice trying to get our attention—the voice of wisdom.

### DEVELOPING THE LESSON

**1. The urgency of wisdom's call (Prov. 1:20-23).** Proverbs 1:20 begins with the words “Wisdom crieth without.” Solomon used personification, attributing human characteristics to inanimate objects or ideas. Solomon pictured wisdom as a woman (cf. 3:15-18; 4:6-9).

The personified wisdom of Proverbs 1 points us to the Lord Jesus Christ,

who is the true source of wisdom and who is “made unto us wisdom” (1 Cor. 1:30).

Solomon further stated that wisdom speaks. This draws attention to the urgent message wisdom conveys to anyone who will listen.

Wisdom speaks outside, in the streets, in a crowded place of business, and at the city gates (Prov. 1:20-21). These places were prominent and public, showing the urgency of wisdom getting her message to people.

Wisdom calls to three kinds of people—simpletons, who “love simplicity”; scorners, who “delight in their scorning”; and fools, who “hate knowledge” (vs. 22). She does not whisper; she cries out loudly and stretches out her hand (vs. 24). She calls people to turn from their foolish ways—from their simplicity, their scorn, and their hatred of knowledge (vs. 22)—and follow the way of wisdom.

The word “reproof” is key in this passage. One of the purposes of wisdom is to rebuke people when they are foolish. This reminds us of 2 Timothy 3:16, where we read that the inspired Word is “profitable for doctrine, for reproof, for correction, for instruction in righteousness.”

**2. The consequences of ignoring wisdom's call (Prov. 1:24-32).** Despite wisdom's appeal, foolish people refuse to listen (vss. 24-25). They hate knowledge, do not fear the Lord, and despise reproof (vss. 29-30). These actions bring severe consequences (vss. 26-28). Ignoring wisdom's appeals will cause the foolish to suffer the consequences of their own actions (vss. 31-32).

**3. The blessings of following wisdom's call (Prov. 1:33).** Solomon concluded his instruction by pointing out the blessings that come from heeding wisdom's call. The wise will "dwell

safely, and shall be quiet from fear of evil."

Wise people are not free from difficulties. In fact, Scripture often speaks to instances when godly people will face trials. But they have the promise of protection and peace as they look to Jesus Christ, the true source of wisdom. They can ask Him for wisdom when facing life's challenges (Jas. 1:5).

### ANTICIPATING THE NEXT LESSON

Next week, we will look at Psalm 49 to find God's wisdom regarding wealth and riches.

—Don Anderson

## Studying the Text

Throughout Proverbs 1 through 9, readers meet four characters. {The first is the book's implied speaker: an experienced wise person. Next, Proverbs features an inexperienced person growing in wisdom. The inexperienced need humility and correction, but they have begun to heed the invitation to wisdom throughout the book.

The main character is the simpleton. This person is described in Proverbs 14:15 as inexperienced. Proverbs 19:25 holds out hope that the simpleton can turn to wisdom. Simplicity does not mean complete ignorance but gullibility. Finally, there is the fool.}⁹¹ Fools in Proverbs have turned their backs on the fear of the Lord consistently (cf. 1:7). {Today, the word "fool" connotes ignorance. In Proverbs, the word often means a deep, settled opposition to God (cf. 14:9).}⁹²

### THE SIMPLETON'S INVITATION— Prov. 1:20-22

A gaggle of simpletons moved through the street, on to the town center, and by the city gates. Suddenly,

jarringly, a woman's voice shattered the city's white noise. City gates functioned like a city hall at that time.

The woman called to the unsuspecting simpletons. She did not mind that everyone was staring because the simpletons' destiny rode on whether they took her wisdom to heart.

{Proverbs uses the literary device of personification to display different life paths. Lady Wisdom invited readers to learn from her experience in chapters 1 and 8. Another persona enters in chapters 5 and 7. In contrast to Lady Wisdom, Lady Seduction invited people to follow their desires into a life of short-lived pleasure.}⁹³

Lady Wisdom ignored marketplace protocol and made a racket. Solomon used four terms in verses 20-21 for how she raised her voice: a ringing cry, a loud noise, a cry, and a speech. She might be ignored, but she would be heard.

{Lady Wisdom was a master teacher, so she began in verse 22 with a series of rhetorical questions.}⁹⁴ She cared about her listeners, so her questions

began the same way that suffering psalmists started their laments, asking, “How long?” She was not mocking the simpletons but wanted them to see where their path of indifference led.

First, Lady Wisdom asked about their affections. Why did the simpletons love gullibility? Were they tired of being so easily molded in the world’s hands? Then she asked about their arrogant speech and their distaste for learning. They were like curably ill people who hate medicine.

### **THE SIMPLETON’S OFFER—**

#### **Prov. 1:23**

Lady Wisdom sounded an alarm. When the word “reproof” occurs in Proverbs, it often focuses on the discomfort of being rebuked. At best, Proverbs 29:1 says people bristle at reproof. At worst, Proverbs 5:12 shows that people hate being rebuked.

Lady Wisdom wanted simpletons to know the payoff if they were willing to be corrected. What did the simpleton need to do to receive these riches? She used one of the Old Testament’s favorite words for responding to God. Prophets used the word “reproof” hundreds of times. {Lady Wisdom was urging the same thing: turn from sin and folly and turn to God.}<sup>95</sup>

### **THE SIMPLETON’S WARNING—**

#### **Prov. 1:24-27**

It was not too late for the simpletons to turn, but they had stiff-armed Lady Wisdom in the past. She extended a helping hand, but the simpletons ignored it. The simpletons were tolerant of many things but not of Lady Wisdom’s rebukes.

{Her outstretched hand would not be unlimited, though. A storm was coming. Final judgment is certain, and the book of Proverbs warns of earthly consequences for foolishness.}<sup>96</sup>

Lady Wisdom’s judgment vocabulary is stirring. One of her judgment words

in verse 26, “calamity,” also describes falling on hard times in Proverbs 27:10. Another of her judgment words used in 1:27, “distress,” is from the same Hebrew root word translated in 11:8 as “trouble.” Like the early signs of a tornado, the simpletons created conditions that later would cause horror. Lady Wisdom knew that today’s fun and mischief would unexpectedly turn to tomorrow’s terror.

Lady Wisdom was more interested in truth and life change than politeness, so she warned that when the storm came, she would laugh. Laughter and judgment seem a strange pairing, but God’s laughter in the Old Testament is associated with judgment. For example, in Psalm 2:4, God laughs at nations that think they can derail His Son’s kingdom. {Lady Wisdom’s laughter is borne not of hatred but rather of the unshakable conviction that willfully rejecting the Lord’s wisdom is a ridiculous decision.}<sup>97</sup>

### **THE SIMPLETON’S REGRET—**

#### **Prov. 1:28-31**

The simpletons were a mysterious bunch. At some point, they crossed the point of no return and became recalcitrant fools. The fact that Lady Wisdom was appealing to them means they were not yet beyond hope. But Lady Wisdom knew the danger of repeated, unrepentant sin. At a certain point, it was too late. Psalm 95 attests to this reality when the psalmist says to listen to God’s call to repentance today. A day will come for simpletons when there is no time to turn around their lives, their relationships, or their reputations. While God’s forgiveness can be received by faith up until one’s last breath, as in the case of the thief on the cross, that does not mean the damage of a lifetime of foolish living can be undone (cf. 2 Chr. 33:13-17).

Lady Wisdom painted a grim picture of reversed roles. She called, and the

simpletons ignored her. They would call to her one day, and she would rebuff them. The simpletons could not blame her when judgment came.

Verse 29 reveals the core issue: simpletons do not fear the Lord. Proverbs 1:7 says that fearing God is foundational for a life of wisdom. Psalm 130:4 declares that fearing God flows from receiving God's forgiveness. The fear of the Lord bundles repentance, trust, and reverence into one powerful phrase. Those who fear God live in awe of Him and avoid wrongdoing. {Simpletons are in danger of making bad decisions. Fools are those who have gone down a path that rejects God and refuses to fear Him.}<sup>Q8</sup>

Lady Wisdom moved from a storm metaphor to a feast metaphor. Rejecting her invitation set the table for the simpletons' eventual banquet of all the mockery, pride, selfishness, and carelessness that they had sown.

### THE SIMPLETON'S DESTINY— Prov. 1:32-33

{Lady Wisdom invited the simpletons to turn to the fear of the Lord in verse 23.}<sup>Q9</sup> If the simpletons decided to turn away from the fear of the Lord, they would die. Eventually, indecision becomes a decision, and simpletons find themselves turning their backs on the fear of the Lord. That leads to death.

Lady Wisdom surprised the simpletons with a note of hope. Whoever would merely listen would have life. It sounds so simple, but turning, trusting, obeying—all of this is wrapped in one word, “hear.” Deuteronomy 6:4-6 famously uses the term to call Israel to respond to the Lord. To truly hear God's Word is to respond (cf. 1 Sam. 15:22; Matt. 11:15).

No wonder Lady Wisdom promised so much to the one who heard her. Rather than death, the listener would receive life.

She described the listener's life as firm, solid, confident, and secure. “Security” here does not refer to a life free of suffering but to the steadiness that comes from trusting God.

Wisdom then described the listener's life as at ease and free from fear of disaster. Again, this does not refer to a pain-free life but a life that does not fear the judgment of God or the fallout of bad decisions.

{This stability is the opposite of the fearful dread of disaster described in Proverbs 1:26-27. Ironically, the simpletons had sought ease with their lackadaisical approach to life and God, but instead they forfeited the peace available through submission to God.}<sup>Q10</sup>

—Matthew Swale

## QUESTIONS

1. Who are the four main characters in Proverbs 1 through 9?
2. How does the way Proverbs uses the word “fool” differ from the way people use it today?
3. How are wisdom and folly personified and contrasted?
4. How did Lady Wisdom begin her speech in Proverbs 1:22?
5. How did Lady Wisdom want her hearers to respond?
6. What is certain for those who reject God's wisdom?
7. Why did Lady Wisdom laugh at those who refuse to listen?
8. What transforms someone from a simpleton into a fool? Does this happen suddenly or over time?
9. What did Lady Wisdom call simpletons to do?
10. What is ironic about the eventual fate of the simpletons who refused to listen to Wisdom?

—Tom Greene

## PRACTICAL POINTS

1. Wisdom can be found almost anywhere by those who are willing to listen (Prov. 1:20-21).
2. We should be concerned about those who make unwise decisions (vss. 22-23).
3. We should not ignore wise advice from others (vss. 24-25).
4. Destruction often comes unexpectedly, like a whirlwind (vss. 26-27).
5. If one ignores the way of wisdom, one may have no help in times of trouble (vss. 28-30).
6. Foolish living often comes to a fitting conclusion (vs. 31).
7. Living for ease and prosperity leads to downfall, unlike the way of wisdom (vss. 32-33).

—James Frohlich

## RESEARCH AND DISCUSSION

1. Why is the fear of the Lord so important in pursuing wisdom?
2. How does it feel to have someone reject your hard-earned wisdom?
3. Have you observed the wise walking securely and simpletons worrying about the fallout of their destructive way of life?
4. Has anyone ever given you advice or correction that helped you grow in wisdom?
5. Have you ever witnessed someone reject advice or correction and later seek help from friends or family and not receive it (cf. Prov. 1:28-30)?
6. Have you ever realized a lack of wisdom in your life? What did you do about it?

—Matthew Swale

## ILLUSTRATED HIGH POINTS

### **She uttereth her voice in the streets (Prov. 1:20)**

Crowds often gather at a street corner before a sporting event. They may be walking to the stadium, purchasing sports gear, or listening to a musician. Amid the hustle and bustle of the crowd, wisdom can be found. Wisdom calls out to the entertainment-seeking crowd not to live for pleasure and simplicity. We should seek the Lord for wisdom and call out to Him.

### **But I will not answer (vs. 28)**

There was a man who seemed to have it all. He had a nice house, a well-paying job, and a beautiful family. But his friends and family noticed unwise spending habits. When they tried to talk to him about it, he claimed he had lots of money. Through foolish decisions, his finances dwindled away until he had nothing left.

Faced with mounting debts, he turned to his friends and family for aid. But they would not help. If we ignore the advice of others, we may suffer the consequences of our decisions and find no one to help.

### **The prosperity of fools shall destroy them (vs. 32)**

Many of us have heard of young sports stars acting unwisely. After receiving a massive contract, a young athlete has more money than he has ever seen. Not thinking about the future, he buys a nice house, purchases an expensive car, and eats at fancy restaurants. He can keep up the lifestyle while he is receiving a paycheck, but the day comes when he either retires or becomes injured.

Then he is stuck. Although he can no longer afford the pleasures he once had, he is unwilling to change his spending habits. Eventually, his lifestyle catches up to him, and he files for bankruptcy. Money cannot overcome foolishness.

—James Frohlich