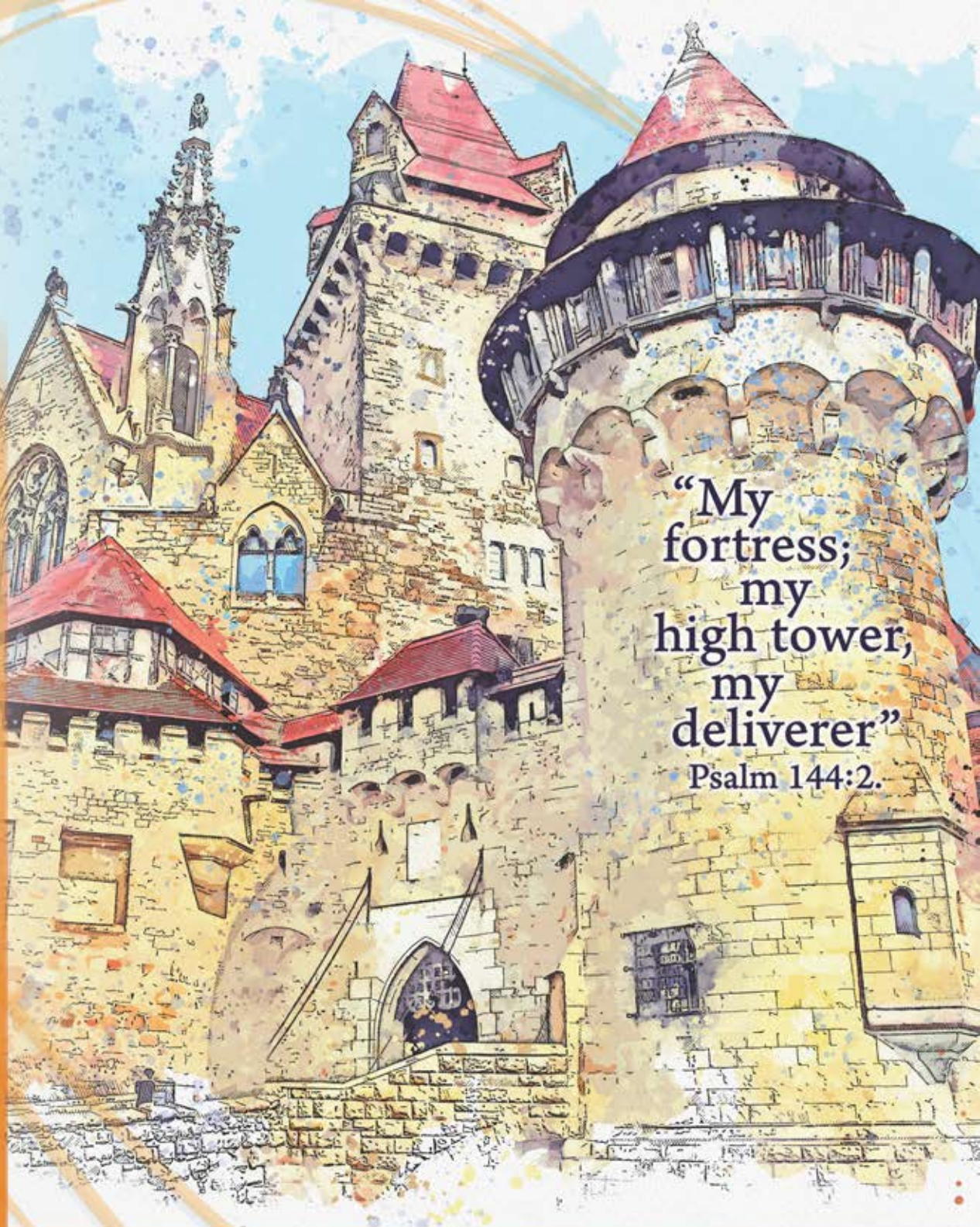


HOME STUDY



“My
fortress;
my
high tower,
my
deliverer”

Psalm 144:2.

Fall Quarter

September | October | November 2026

Large-Print Edition

Home Study

Large-Print Edition

FALL QUARTER

September, October, November 2026

Editorial 2

God's Wisdom Versus Man's Wisdom

UNIT 1: The Way of the Fool

Sept. 6—Wisdom Calls the Foolish—Prov. 1:20-33.....	4
Sept. 13—The Folly of Trusting in Riches—Ps. 49:1-20.....	9
Sept. 20—Humble Wisdom Instructs Prideful Folly—Prov. 30:1-14.....	14
Sept. 27—There Is a Way that Seems Right—Prov. 14:1-19.....	19

UNIT 2: The Way of the Wise

Oct. 4—Wisdom over Strength—Eccl. 9:11-18	24
Oct. 11—Wisdom and Money—Prov. 22:1-16.....	29
Oct. 18—A Soft Answer over Wrath—Prov. 15:1-15	34
Oct. 25—The Wisdom of the Meek—Jas. 3:13-18.....	39
Nov. 1—The Wisdom of the Gospel—1 Cor. 1:18-31.....	43

UNIT 3: Wisdom's Reward

Nov. 8—Seek for Wisdom as for Silver—Prov. 2:1-9	47
Nov. 15—Enduring Trials in Wisdom—Jas. 1:1-11	51
Nov. 22—Wisdom Brings Blessing—Prov. 3:13-35.....	55
Nov. 29—Fruitfulness of Wisdom—2 Pet. 1:1-11	59
Paragraphs on Places and People	63
For Comfort and Challenge.....	64



Editor in Chief: James M. Leonard, Ph.D.

Managing Editor: Michelle Birtasevic

Edited and published quarterly by

LIFESTONE MINISTRIES

UNION GOSPEL PRESS

Rev. W. B. Musselman, Founder

ISBN 979-8-89598-005-7

God's Wisdom Versus Man's Wisdom

JENNIFER ROBINSON

The false and flimsy wisdom of the world tells us that material wealth equals success. Our culture elevates the rich to lofty positions of power and influence. This quarter we will examine how the wisdom of God's kingdom and the treasure of knowing Christ is far superior to any worldly wisdom. The foolish selfishly strive to acquire more wealth instead of storing treasures in heaven (Matt. 6:19-20). This quarter, we will explore the difference between God's wisdom and man's folly. True wisdom is not merely knowing facts, but applying and living out God's truth.

In lesson 1, we will learn of wisdom's invitation to all people. God's wisdom is precious, but finding it is not difficult. We do not have to climb mountains or search high and low for this treasure. Wisdom is readily available for all who are willing to listen. We will see what happens to those who refuse to listen to wisdom's voice.

In lesson 2, we will discover how the foolish trust in their temporal material resources rather than God's eternal salvation. The things of the world are fleeting, but God's Word stands everlasting through generations. The world tries to convince us that the pleasures of success and financial gain are the only worthwhile investments. In the end, all the luxuries of this life will

come to an end. Each person will face God and be held accountable for the choices made in this life.

When we reflect on the decisions and actions of our past, it compels us to face the errors of our ways. Lesson 3 is the powerful testimony of a humble man who acknowledged his lack of wisdom. He urged others to walk humbly with God and pursue understanding.

Proverbs frequently presents two choices for the reader. In lesson 4, the ways of the foolish are deceitful schemes that lead to a destructive end, while the wise path is righteousness that leads to life. These verses offer practical insight into how Christians can choose wisdom over folly.

In the race of life, it is not the strongest or the fastest who receives the prize but the obedient. In lesson 5, we will learn how those who follow God's commands faithfully will endure forever.

Lesson 6 discusses wisdom regarding finances. Character and humility are more valuable to God than riches. Even though we cannot completely disregard money, we can look to God's Word to read about what He has to say about it. God has much to say about how we invest, spend, save, and give.

Have you ever said something you later regretted? We all have. In lesson 7, we read that God's Word instructs us

PLEASE NOTE: Fundamental, sound doctrine is the objective of LifeStone Ministries, Union Gospel Press. The writers are prayerfully selected for their Bible knowledge and willingness to submit to the Spirit of Truth, each writing in his own style as enlightened by the Holy Spirit. At best we know in part only. "They received the word with all readiness of mind, and searched the scriptures daily, whether those things were so" (Acts 17:11).

to be kind. Instead of harming others, our words can give life and hope. In a world where offense runs rampant and people treat one another thoughtlessly, God demonstrates His gentleness to teach us how to approach others.

In lesson 8, we flip forward in the Bible to the New Testament and the short but rich book of James. Comparing the wisdom of God to the folly of man, we will identify the stark differences between godly wisdom and unspiritual foolishness. When we look around us for answers, we will discover the world's deceitful and destructive ways. But God's Word is the word of life, offering pure wisdom. When we look to God for understanding, we reflect Christ's character.

The gospel of Jesus and His saving grace is the powerful testimony Christians stand on. The Old Testament proclaims the wisdom of God, but in Jesus, the Word was made flesh. Wisdom is personified in Proverbs as a woman, but in the Gospel messages, the true source of all wisdom takes on skin and bones as the prophesied Messiah. Jesus came into the world with God's message of truth. Like wisdom's voice, Jesus' salvation is for everyone! Lesson 9 highlights the parallels between the Old Testament wisdom and Jesus' teaching.

Wisdom has great worth in God's eyes. Like a precious family heirloom, it is to be highly treasured. It is full of value and never depreciates. In lesson 10, we will discover the rewards for the righteous who keep God's Word as precious treasure in their hearts. This world is filled with disappointments, discouragement, and perpetrators of all sorts of evil who will one day receive just consequences. The faithful, on the other hand, will reap a harvest of blessing that lasts for all time.

In life, we will encounter trials of all sorts that demand our decisive response. Lesson 11 contrasts the un-



steadiness of someone who lacks wisdom with the steadiness of a person who loves understanding. The good news for the believer is that God holds all wisdom in His hands, but He is not greedy. He generously gives His wisdom to anyone who yearns for it.

We all love a story of good triumphing over evil. Throughout the Bible, the righteous receive God's favor and blessing while the evil succumb to their own demise. The events and circumstances of life can often frustrate and discourage us, but God's Word tells us that wisdom always wins over foolishness.

Lesson 12 digs into what God's Word says about the immeasurable value of wisdom and how choosing wisdom will always be worth the time and energy it takes to pursue it.

Were you ever unprepared for a test back in your school days? Unlike school exams, the Christian life comes with an answer key: the Bible. It requires study, but it is accessible and applicable to our daily lives. God invites us to sit at His feet and receive wisdom from Him. In lesson 13, we will discover that when we heed His wise teaching, we will bear the beautiful fruit of a godly life and draw those around us to Jesus.

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

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

Lesson Exposition

Solomon’s plea to the foolish is the focus of this lesson. In the opening verse, Solomon personified wisdom as a woman who calls out for all to hear. Wisdom is not a singular aspect of our faith, but part of every facet of life.

The ways of the foolish lead to destruction, but the ways of the wise lead to life. The good news of Scripture teaches us that wisdom is accessible and available for anyone with ears to hear.

Imagine you are driving down a long dirt road. The road suddenly winds to the left and then to the right. It is full of sharp turns and steep terrain. The dust is so overwhelming that it is difficult to see what is directly in front of you. To make matters worse, this dangerous and destructive path winds up leading you to a dead end.

Now imagine someone calling out to you that there is a better way. This confident voice offers a smoother, safer alternative route that guarantees you will arrive at your exact destination. The choice is obvious.

Life is full of choices. Each day, we are bombarded with opportunities to choose right or wrong, good or bad. In the Christian life, our choices matter greatly to God. According to Solomon,

our choices lead us down the path of life or death. The path we embark on will take us to one of those destinations.

The book of Proverbs demonstrates two distinct pathways: wisdom and folly. The decisions, actions, and behaviors we choose will steer us on our path. Do not be deceived. There is no common ground when it comes to wisdom and foolishness.

Being bent toward sin, we are tempted to follow our own desires, abandoning what is right to obtain the temporary satisfactions of our flesh (cf. Rom. 7:19-25). God laid out a road map to guide us on His path of righteousness.

WISDOM SHOUTS FOR ALL TO HEAR—Prov. 1:20-23

Wisdom invites all (Prov. 1:20-21). The invitation is given to all who are willing to turn their ears away from folly and toward truth. Above the commotion and corruption of folly’s voice, wisdom shouts!

Wisdom’s voice offers better instruction: the pathway that leads to a more abundant life. Wisdom is the voice of calm amid chaos, understanding amid confusion, and holiness in a wicked world. There is no excuse for the foolish not to seek God’s wisdom. God has

made His wisdom available for everyone to receive.

Fools refuse wisdom (Prov. 1:22). Only the ignorant and simple would refuse God's knowledge, counsel, and correction. Solomon warned that disaster will come upon anyone who does not respond to wisdom's call. The defiant path of foolishness will lead only to death. Refusing God's invitation to wisdom is not merely refusing to receive wisdom, it is outright disobedience. The foolish not only turn a deaf ear to wisdom's call but also mock and scoff at God's instruction.

Fools despise knowledge and prefer to live ungodly, immoral lives. They do not acknowledge or repent of their sins.

The wise receive instruction (Prov. 1:23). We can all repent and turn to the Lord's wisdom. The Lord will pour out His wise teaching to those who listen and obey. Solomon promised that the attentive will receive God's Spirit.

Wisdom waits for anyone who responds and is ready and willing to repent. God's ways demand we turn away from the disobedient highway of foolishness (5:7-14) and answer wisdom's call.

DISASTER FOR THE FOOLISH— Prov. 1:24-30

Wisdom's invitation is for everyone (Prov. 1:24). God did not leave us to journey through life without supplying us with instructions. Navigating through life without His Word is like traveling without using a map or GPS.

Even though God has graciously provided us with the truth of His Word, foolish people blindly choose to walk in their own ways. The prudent seek God's wisdom. The Bible tells us to ask God for wisdom and promises that He grants wisdom generously (Jas. 1:5). But not all will listen to the voice of understanding.

God does not withhold from us His bounty of wisdom. It is God's desire that everyone have knowledge of His truth and love. But the foolish choose to ignore wisdom's cry and pursue their own fallen understanding.

When we lean on our own judgment, we will eventually face distress and disaster. Solomon taught that relying on our own understanding is futile and takes us down crooked paths. In contrast, God's ways are everlasting, leading us on a straight path (cf. Prov. 3:4-6).

Neglect of God leads to disaster (Prov. 1:25-27). Ignoring God's counsel and correction will inevitably result in a whirlwind of trouble and stress. We can choose the path of destruction or the path of righteousness.

However, wisdom warns that we reap what we sow (cf. Gal. 6:7). If we sow foolishness, we will reap foolishness. Choosing wisdom provides the opportunity to avoid the consequences of foolish ways.

When wisdom laughs at the foolish, it is not motivated by malicious cruelty. Rather, wisdom laughs at the utter absurdity of rejecting God and the inevitable consequences that the foolish should have foreseen.

The future of the fool is futile (Prov. 1:28). When the foolish rely on their own understanding, they will eventually find themselves at a dead end. In this verse, Solomon explained that foolishness can never lead to life and blessing. Instead, disaster will strike.

On the day of disaster, those who reject wisdom will frantically seek for refuge and help but will not find it. Wisdom called out, but the foolish turned a deaf ear. When the foolish belatedly call for wisdom, it will not come to their rescue.

The foolish despise knowledge (Prov. 1:29-30). The book of Proverbs repeatedly tells us that the fear of the Lord is the beginning of wisdom (1:7;

9:10). That kind of fear is not equivalent to feelings of being afraid. The fear of the Lord includes a reverent awe and respect for God's holiness and character. It includes being amazed by His awesome power.

In the Christian life, reverent fear results in faithful obedience to God's Word. Those who hate wisdom do not walk in the fear of the Lord. They walk in their conceit.

Foolish people show no interest in God's counsel or correction. Fools turn not only a deaf ear to wisdom's cry but also a blind eye to their own depravity. The heart of the fool has no desire for the transforming power of the gospel. Fools cling to the false narrative that there is no need for God's wisdom.

THE FUTURE FOR THE FOOL AND THE FAITHFUL—Prov. 1:31-33

Foolishness leads to death (Prov. 1:31-32). The foolish will receive righteous retribution for their sins. When fools become content and complacent in their foolishness, they will be destroyed by their own faithlessness and sinful schemes. God is just and merciful. He will not allow evil to prevail over His faithful ones forever (cf. Isa. 3:9-15).

We can become discouraged when we see evil in the world seeming to succeed. We have to remember that any temporary victory for the fool will be brought down by God's mighty hand. The ways of the foolish cannot thwart His sovereign authority.

The wise will be safe from disaster (Prov. 1:33). The consequences of folly can wreak havoc and cause devastating destruction. Solomon assures us that God protects the wise from harm. When we are surrounded by folly, we can trust in His promise that the wise will receive secure shelter. In His mercy, God promises His provision of security from danger for those who faithfully follow His ways.

Consider the birds. They do not worry when storms come. They seek preservation in the cleft of a rock or nestle beneath the covering of a branch's leaves.

We have no need to dread danger with the one and only omniscient and omnipotent God in command. The foolish ways of the world will one day fade away, and the promised hope of heaven will be an everlasting sanctuary for the soul. Those who have chosen God's wisdom will forever flourish in His perfect presence.

Make it your personal call to action to search for God's wisdom. Read the Bible daily. Ask God for wisdom in prayer. He is your one and only source of true wisdom.

—Jennifer Robinson

PRACTICAL POINTS

1. Wisdom is available to all who are willing to receive it (Prov. 1:20-21).
2. Anyone who rejects wisdom is a fool (vs. 22).
3. Pray for God's wisdom in specific areas of your life, and He will give it to you (vs. 23).
4. Meditate on God's Word to understand His will (vs. 24).
5. Seek wise counsel from those who demonstrate spiritual maturity (Prov. 1:25-27; cf. Col. 3:16).
6. The Holy Spirit sanctifies your heart as you seek wisdom (Prov. 1:28; cf. Phil. 3:13-14).
7. Pray for those who reject God's wisdom (Prov. 1:29-32; cf. 2 Pet. 3:9).
8. Thank God for His sovereign hand of protection (Prov. 1:33; cf. Deut. 31:6).

—Jennifer Robinson

FOR DAILY MEDITATION

MONDAY, August 31. Prov. 8:1-11.

Wisdom calls. Our lives consist of millions of decisions about how we spend our time, what relationships we invest in, and what attitudes we keep. Habitual actions, good or bad, will shape our lives. Wisdom personified calls each of us to choose it above all else, for nothing else we might pursue in our lives can compare to it. Wisdom's influence will lead to a life well lived.

TUESDAY, Sept. 1. Prov. 8:32-36.

The blessings of wisdom. Have you ever waited in a long line to hear a lecture by someone you admire—an author or a political figure, perhaps? You were in line because you admired him or were curious about him. You wanted to hear what he had to say. The same is true of wisdom. It says that we should line up every day in anticipation of what it has to say. What will the result be? Blessing, life, and favor from the Lord.

WEDNESDAY, Sept. 2. Prov. 9:1-12.

The offer of wisdom. In this passage, we see the source of wisdom—the Lord God. Fear of the Lord, which includes awe and the deepest respect, is where we start our journey of gaining wisdom. Life experience may offer some wisdom, but we probably have all known older people who were fools. True wisdom begins and ends with a committed relationship with the Lord.

THURSDAY, Sept. 3. Prov. 5:7-14.

Flee sin. Adultery is a problem in our culture, and Christians are not immune from its temptations. We have all heard of or known pastors who have been tempted and fallen. But we are all vulnerable given the right circumstances. Solomon warns us to be alert to this

temptation. As James 1:14-15 warns, desire opens the door for temptation. It is too easy to act upon it. This is true for any temptation. Be alert and say no to ungodliness.

FRIDAY, Sept. 4. Isa. 3:9-15.

Blessings or woe. This passage, in many ways, describes our culture. People are unashamed of their sin and do not hide it. The Lord says, “Woe unto the wicked!” “Woe” indicates a warning of judgment, just as Jesus warned the Pharisees (cf. Matt. 23). Some church leaders are wicked because they lead believers astray. All will face God's judgment if they do not repent. Blessings, however, will be poured out on the righteous, whose hearts are attuned to the Lord. We all choose whether to pursue righteousness or receive judgment.

SATURDAY, Sept. 5. Jer. 6:16-21.

The crossroads. A rebellious and stubborn people will not consider the tried-and-true ways of their forefathers. When coming to a crossroads, one should ask for directions and seek the wisdom found along the proven ancient paths. In positioning ourselves to seek the old ways, we can find rest for our souls. However, empty religion and ritual do not equal a vibrant relationship with our Almighty Father. Instead, they lead to judgment.

SUNDAY, Sept. 6. Prov. 1:20-33.

Turn to wisdom. Wisdom appeals to people of all stages and status. Access to wisdom is not based on age or intelligence. Rather, it is based on one's willingness to listen and apply what has been heard. Wisdom can be heard over the noise of life, but it takes discipline and commitment to gain what it has to offer. Are you willing to make the sacrifice?

—Jim Musser