



PITWM VERSE BY VERSE

PROVERBS 22:1-16

WISDOM AND MONEY—October 11, 2026

INTRODUCTION:

The Assurance of God's Sovereignty

¹Finally, **Proverbs 21:30-31** declares, *"No wisdom, no understanding, and no counsel can prevail against the LORD. The horse is prepared for the day of battle, but victory belongs to the LORD."* This is a powerful reminder that, despite our best efforts and plans, ultimate victory and success come from God. By trusting in His sovereignty, we can face life's battles with confidence and hope.

As we come to **Proverbs 22** is a collection of the *"Sayings of Solomon."* It ²gathers everyday choices—a good name, money, speech, discipline, friendship—and places them under the bright light of God's rule. The chapter's simple observations function like road signs: ignore them and risk a ditch, heed them and arrive safely, possibly even before kings.

LESSON:

I. PROVERBS 22:1-9

22:1 A good name is rather to be chosen than great riches, and loving favour rather than silver and gold. Names come from a long line of firsts. Parents or just the mother are always trying to pick out a good name for the baby. But our last name is also important, for ³it serves as a vital link to our identity, heritage, and personal narrative. They connect us to our roots, telling the story of our background, culture, and family lineage. The concept of a **"good name"** is tied to one's integrity and moral standing, first in the home, then within their community. Names are often passed down through generations, serving as a form of legacy that connects us to our ancestors. Solomon who writes this, comes from a father who taught good wisdom; a father who was shown to be a man after God's own heart, a man God chose to be anointed at a young age to be the great king of Israel. His father David was not perfect, but God promised that David's house and kingdom; his family line, would never end. And Solomon was not perfect, but God gave him wisdom and money. Jesus Christ is the only Perfect Man, without sin that has a Name above all names!

So, Solomon says here that **A good name is rather to be chosen.** So, *"how can you choose a good name when names are all passed down?"* Well, the **"name"** being chosen is not your birth name, but it's your reputation, character, and standing in the eyes of others that will stand out over **great riches.** *"Why is it more valuable than riches?"* ⁴Wealth can be lost, but a good name endures. It opens doors, builds trust, and leaves a lasting legacy. Even if you inherit a name, your reputation can be damaged by poor choices, and it can be restored through honorable living.

¹ <https://biblehub.com/chaptersummaries/proverbs/21.htm>

² <https://biblehub.com/chaptersummaries/proverbs/22.htm>

³ <https://www.bing.com/search?q=why+is+a+last+name+important&pc=GD01&form=GDAVST&ptag=3601>

⁴ <https://www.bing.com/search?q=how+do+you+choose+a+good+name+when+names+are+all+passed+down&pc=GD01&form=GDAVST&ptag=3601>

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22:1b ... and loving favor rather than silver and gold. God's loving favor is more than wealth! This favor is to be chosen rather than silver and gold. ⁵It emphasizes that material wealth is temporary and limited, while a good name and favor can endure, and have a lasting impact. How? • Have faith in Christ • Live righteous • Honor and delight in the Lord • Apply wisdom and understanding. When we choose loving favor over silver and gold, then:

- The value is enduring (character and relationship with God).
- There are opportunities and influence that build relationships, and gain respect that money can't buy.
- Spiritual blessings come (peace, and protection).
- and our Character over commerce is known (a respect that we can never pay for).

22:2 The rich and poor meet together: the Lord is the maker of them all. Some people are rich and some are poor, but their similarity or common denominator is that God made them both. Both are from dust! We can also look at the example of the rich man and the beggar. I bring this up because all will not go to be with the Lord at the end because of the way we lived upon the earth; what was done in between the dash date.

In Luke 16:19-25 the rich man lived in selfishly, and was not compassionate to the needs of others. While Lazarus suffered, the rich man disregarded and paid no attention to him. He lacked empathy, compassion, and had no spiritual awareness toward the poor. The beggar man Lazarus was carried by the angels into the comfort of Abraham's bosom, while the rich man lifted up his eyes in hell; eternal torment.

The key to understanding the outcome lies in how each man lived. Yes, God made man, but if you have no regard or compassion to your fellow man in this life, you can't say I love God, and I'm going to heaven. What legacy are you leaving, for it will not be about money! But it will be about your heart!

The main similarity is that the poor and the rich are created by God, and will all come before God to give an account, to God our Maker! Because the same Lord formed both classes, stewardship—not ownership—defines the rich (Matthew 25:14-30), and trust—not resentment—guides the poor (Psalm 37:7-9).

22:3 A prudent man foresees the evil, and hides himself: but the simple pass on, and are punished. This same verse is in Proverbs 27:12. To describe the prudent man: he is the man who looks ahead, and anticipates impending difficulties (**foresees the evil**); temptations, and **hides himself**; takes cover in whatever refuge God has provided. He will have discernment and foresight—to stay alert. The Spirit of God gives us Practical ways to foresee evil and hide ourself:

- 'Turning off a screen when temptation pops up (cf. 2 Timothy 2:22).
- Cutting spending when financial warning lights flash (cf. Proverbs 21:20).
- Changing a friendship that drags you toward sin (cf. 1 Corinthians 15:33).

The Simple people who are not instructed in God's wisdom are ignorant of Satan's devices. They are blind to the traps and fall innocently into them, and suffer painful consequences of sin and punishment. This scripture draws a vivid contrast: the prudent; discerning believer is to recognize approaching harm and wisely seek shelter in obedience, while the simple; naïve; plows ahead and reaps painful results. Scripture urges us to cultivate prudence, listen to warning signs, and run to God's protective wisdom, sparing ourselves needless hardship, and honoring the Lord who graciously reveals danger before it strikes.

⁵ <https://www.bing.com/search?q=why+is+favor+better+than+silver+and+gold&pc=GD01&form=GDAVST&ptag=3601>

⁶ https://biblehub.com/q/What_does_Proverbs_22_3_mean.htm

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22:4 By humility and the fear of the Lord are riches, and honour, and life.

- Having Humility means pride is absence. Practicing humility involves serving others, putting their needs above our own, and being teachable at the same time. It requires a daily commitment to live in a way that honors God.
- The fear of the LORD involves reverencing Him in daily prayer, studying the Word, and aligning our actions with God's commands. It is a lifestyle of worship and obedience.

And the result or reward of your humility, and fear of the Lord is riches, honor, and life! ⁷“*The rewards*” signals that God is not indifferent to our attitudes. He gladly gives tangible outcomes when we walk His way. Hebrews 11:6 reminds us that “*He rewards those who earnestly seek Him,*” and Jesus assures in Matthew 6:33 that “*all these things will be added to you*” when we prioritize His kingdom.

- **Riches**: Tangible Provisions (God's supply) and Spiritual Wealth (wisdom, righteousness, and contentment).
- **Honor**: Esteem from God and People. *Divine honor*—God lifts up the humble. *Social honor*— trust, respect, and influence among people. *Lasting honor*—unfading reward at Christ's Judgment Seat.
- **Life**: There may be Length of days; vitality of inner joy and peace, and Eternal life—fullness now and forever through Christ.

22:5 Thorns and snares are in the way of the froward: he that does keep his soul shall be far from them.

“*A devious person has thorns and traps ahead of him. Whoever guards himself will stay far away from them.*” ⁹“**Thorns and snares**” are often used in Scripture to symbolize obstacles and dangers (Genesis 3:18, Matthew 13:7). In ancient agricultural societies, **thorns** represented the curse of the ground and the difficulties of life outside of God's blessing. **Snares**, on the other hand, were traps used by hunters, symbolizing hidden dangers that can entangle, and capture the unguarded. The “**froward**” refer to perverse, stubborn, or those who have turned away from what is right. This person is stubbornly rebellious, hard to manage and habitually opposed to God's commands or moral guidance. **The one who guards his soul stays far from them** (the thorns and snares). The **soul**, in biblical terms, represents the essence of a person's being, encompassing their mind, will, and emotions. Staying “**far from them**” suggests a deliberate choice to avoid the pitfalls associated with a perverse lifestyle. This aligns with the biblical principle of fleeing from sin and pursuing righteousness (2 Timothy 2:22).

22:6 Train up a child in the way he should go: and when he is old, he will not depart from it.

Seeking God's wisdom and guidance is the first start in raising your child. It's a deliberate and intentional process of imparting God's truth while the children are young. Speak life into them!

- ¹⁰Samuel served the LORD as a boy and grew “*in favor with the LORD and with men*” (1 Samuel 2:26).
- Jesus Himself “*grew in wisdom and stature*” under godly parents (Luke 2:52).
- Early years are fertile soil; whatever seeds are planted then tend to take deep root.

¹¹Practical Takeaways for the Home:

⁷ <https://biblehub.com/proverbs/22-4.htm>

⁸ https://biblehub.com/q/What_does_Proverbs_22_4_promise.htm

⁹ <https://biblehub.com/proverbs/22-5.htm>

¹⁰ https://biblehub.com/q/What_does_Proverbs_22_6_mean.htm

¹¹ https://biblehub.com/q/Proverbs_22_6_Ephesians_6_4_link.htm

<http://www.pitwm.net/pitwm-versebyverse.html>





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- **Start early:** habits of worship, obedience, and respect are easiest to form in childhood.
- **Be consistent:** align discipline with clearly stated biblical principles.
- **Integrate Scripture:** memorize verses, discuss sermons, apply biblical narratives to daily life.
- **Model the message:** children copy what they see more than what they hear.
- **Pray with and for your children daily:** inviting the Lord's grace into every stage.
- **Engage the whole person:** head (truth), heart (affection for Christ), hands (service).

This will keep the “*child in the way he should go*” to make right decisions so that you don’t have to watch every step he takes, for he will remain on the right path, even when he gets old because he has made the choice himself, not to depart. The accountability will be upon him, and God because of the foundation already implemented, and built within. Seeds were planted; roots grow deep, and fruit is in due time. One plants, others water, but God gives the increase! Everyone has their part!

Spiritual Application:

- **12Planting the Word** means actively sharing God’s message, teaching, and encouraging others to hear and accept it.
- **Watering the Word** involves consistent teaching, prayer, and support so the gospel can grow in the hearts of believers.
- **God’s Growth** reminds us that while we have a role, the ultimate increase comes from God!

Encouragement for Parents:

- **Point to Jesus**—“*I am the way and the truth and the life. No one comes to the Father except through me*” (John 14:6).
- **Plant the Word**—“*This is what the kingdom of God is like. A man scatters seed on the ground. Night and day, whether he sleeps or gets up, the seed sprouts and grows, though he does not know how*” (Mark 4:26-27). Here, the “**seed**” is the Word of God, and its growth is God’s work, even though it happens in secret. God’s Word never fails.
- **Persevere Consistently**—“*Do your best to present yourself to God as one approved, a worker who does not need to be ashamed and who correctly handles the word of truth*” (2 Timothy 2:15). Your investment has enduring impact.
- **Prevail by Grace Through Faith**—“*I can do all things through Christ which strengtheneth me*” (Philippians 4:13). Faithful parenting is never wasted: “*your labor in the Lord is not in vain*” (1 Corinthians 15:58).

22:7 The rich ruleth over the poor, and the borrower is servant to the lender. Just as the rich rule the poor, so the borrower is servant to the lender. Debt places a borrower under obligation. It is not good to owe a debt, but if we can’t save and pay cash, then this is what it’s come to in a fallen world especially in buying a house or car. The rich get richer and the poor will be with us always, And the individual or entity that provides resources or money to the borrower, establishing a position of authority over the borrower. Never take out a loan without carefully examining the fine print. If you can’t pay for it, learn to wait on God. The borrower must realize that until the loan is repaid, he is a servant to the one that made it. The rich are the powerful lender; the poor are debt borrowers. Paul advised the Roman Christians to “*Owe no man anything*” (Romans 13:8).

22:8 He that soweth iniquity shall reap vanity: and the rod of his anger shall fail. The borrower and the Sower of iniquity or injustice—those engaging in unfair, corrupt, or oppressive behavior will suffer consequences. Both face a bleak future by reaping calamity; disaster. No





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one accidentally plants; injustice is a willful practice; an intentional, steady pattern of life. ¹³Hosea 10:13 warns, *"You have plowed wickedness; you have reaped injustice; you have eaten the fruit of lies."* The same moral law is affirmed here: sowing evil inevitably invites consequences.

22:8b...The rod of his anger shall fail. The rod represents the oppressive power wielded by those who commit injustice. The **fury** indicates intense anger or wrath, suggesting that the oppressor uses their power to harm others. This imagery is consistent with the biblical portrayal of tyrannical rulers who abuse their authority, such as Pharaoh in Egypt, who oppressed the Israelites in Exodus 1. When the oppressor's time comes, and his iniquity is full, he shall himself suffer the punishment he brought upon others, as Babylon did in Isaiah 14:6, and Assyria in Isaiah 30:31 did. The Lord will ultimately dismantle every weapon of oppression while rewarding righteousness.

22:9 He that hath a bountiful eye shall be blessed; for he giveth of his bread to the poor. A **bountiful eye** is a heart-posture that looks for ways to bless and meets needs with open-handed generosity. The promise of having *"a bountiful eye"* is that you shall be blessed! *"The one who sows generously reaps generously"* (2 Corinthians 9:6). Sharing bread in biblical times was a fundamental act of hospitality and community. By sharing with the poor, we mirror God's own generosity, compassion, and character!

II. PROVERBS 22:10-16

22:10 Cast out the scorner, and contention shall go out; yea, strife and reproach shall cease. *"Throw out the mocker, and fighting goes, too. Quarrels and insults will disappear."* A "mockster" (ridiculer; scorner; scoffer) is someone who ridicules or scorns others, often showing contempt for wisdom and instruction. This term is frequently associated with those who reject God's teachings and disrupt community harmony. Therefore, **Cast out the scorner** means to expel or remove someone who mocks, scoffs, or derides others. It's a deliberate removal. Removing sources of conflict, like mockers, helps preserve unity and leads to peace.

¹⁴Practical Ways to Remove Conflict From Communities:

- **Abandon quarrels early**—take Proverbs 17:14 literally: *abandon the quarrel before it breaks out.*
- **Guard your tongue**—*"Let everyone of you be quick to listen, slow to speak, and slow to anger."* (James 1:19).
- **Seek reconciliation**—follow Matthew 18:15 by addressing offenses privately and humbly.
- **Cultivate humility**—*"Do nothing out of selfish ambition or empty pride, but in humility consider others more important than yourselves."* (Philippians 2:3)
- **Pray for those involved**—*"Pray for those who persecute you."* (Matthew 5:44)

22:11 He that loveth pureness of heart, for the grace of his lips the king shall be his friend.

¹⁵The heart is the center of thought, emotion, and will. A **pure heart** is free from deceit and malice, aligning with God's desire for holiness (Psalm 24:3-4). This phrase emphasizes the importance of internal righteousness (the inner pureness of heart) over external appearances (outward show), echoing Jesus' teaching in Matthew 5:8, *"Blessed are the pure in heart, for they shall see God."* The pursuit of a pure heart is a lifelong journey, reflecting a commitment to God's

¹³ <https://biblehub.com/proverbs/22-8.htm>

¹⁴ https://biblehub.com/q/Why_remove_conflict_from_communities.htm

¹⁵ <https://biblehub.com/proverbs/22-11.htm>

<http://www.pitwm.net/pitwm-versebyverse.html>





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commandments and a desire to live in truth. **Gracious lips** refer to speech that is kind, gentle, and edifying. Proverbs frequently highlights the power of words, as seen in Proverbs 15:1, "*A gentle answer turns away wrath, but a harsh word stirs up anger.*" Gracious speech is a reflection of a pure heart, as Jesus taught in Luke 6:45, "*For out of the overflow of the heart, the mouth speaks.*" In ancient times, having the king as a friend signified favor, protection, and influence. Kings were seen as God's appointed rulers, and their favor was considered a sign of divine blessing, and when trust is gained, as Joseph did before Pharaoh and Daniel before Babylonian and Persian kings (Genesis 41:37–40; Daniel 1:19–20), the Lord guides the king's heart to be a friend. This phrase suggests that those who cultivate inner purity and gracious speech will gain the respect and trust of those in authority.

22:12 The eyes of the Lord preserve knowledge, and He overthroweth the words of the transgressor.

¹⁶The **LORD** refers to Yahweh, the covenant God of Israel, who is Omniscient and Sovereign. His "**eyes**" symbolize His *all-seeing nature* and His active involvement in the world. His eyes keep watch over "**knowledge**"— *over divine truth*, ensuring it remains untainted and accessible to those who seek it. The Omniscient Yahweh views the speech of all men, evil and good alike. He preserves truth, and brings the lies of the deceiver to light. He frustrates the **words** (*schemes, promises, philosophies*)— of the **faithless** (*those who reject God's authority*); treacherous; and **transgressor** (*the deceitful; He brings his lies to light*). The faithless may attempt to deceive or manipulate, but God ultimately frustrates their plans. This serves as a warning against living a life contrary to God's truth. While God preserves truth, He dismantles deception.

22:13 The slothful man saith, There is a lion without, I shall be slain in the streets.

The "**slothful**"; lazy man can think of a million excuses for not going to work. In this verse there is a lion outside. Now-a-days it's not too far-fetched according to the area you're living in. Somewhere there has been an alligator on the front porch, a bear, a lizard, and even a skunk. Well, saying "*there's a lion outside, and he's going to be killed by it*" as an excuse meant he didn't have any fight within, and his heart is just not in it, and any little excuse will do. He gave no initiative to come out of the slump! The slothful man shows the laziness in his speech which said, "*I shall be killed in the streets!*" He gave up without asking God for His help. This is most distressing!

22:14 The mouth of strange women is a deep pit: he that is abhorred of the Lord shall fall therein.

We're looking at the **similarity** of warnings in these two verses. In verse 13 it warns against laziness and self-deception, while verse 14 warns against moral compromise and its consequences. The **difference** in verse 13 was him failing to act. And verse 14 was him falling into sin and facing God's divine judgment. One didn't act; one acted on the wrong thing.

Proverbs repeatedly warns that forbidden intimacy leads away from wisdom and toward death (Prov. 5:3–5; 7:21–27). The **strange women** is known as immoral or adulterous women. When it speaks of the "**mouth**," it suggests that her speech is alluring and seducing; tempting and so flattering for one to follow into the entrapment of sin—Adultery. Once the strange women open her mouth with promises of pleasure and freedom, it's a **deep pit** that one cannot get





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themselves out of. And he that is **abhorred** points to being under the wrath of the LORD because they refused wisdom and thereby shall fall in it. The progression: desire → deception → disobedience → death (James 1:14-15).

22:15 Foolishness is bound in the heart of a child; but the rod of correction shall drive it from him. ¹⁷"**Foolishness**" implies a lack of wisdom or moral insight. Recognize that children naturally lack experience and understanding, necessitating guidance. The phrase "**is bound up**" pictures foolish impulses tied tightly within, not easily shaken off. Left alone, they will steer a life toward ruin (Proverbs 14:12). Children arrive with delightful innocence, yet also with **fallen hearts**. Psalm 51:5 reminds us, "*Surely I was sinful at birth.*" And because choices flow from the heart, early guidance is crucial. If we wait until rebellion matures, the cost multiplies (Proverbs 19:18). Foolishness is an inherent part of human nature from a young age. **But the rod of correction shall drive it from him.** The **rod** symbolizes the authority, correction and guidance to guide children towards wisdom, lovingly and consistently, away from folly. It should be balanced with love and encouragement, ensuring that it builds up rather than discourages. In ancient times, a rod was used by shepherds to guide and protect their sheep, symbolizing authority and discipline. Children have to be taught to yield their wills to others for they love mischief. We're only going back to "*Train up a child in the way he should go*". Seeking God's wisdom and guidance—

- Point Them to Christ.
- Plant the Word in Their Heart.
- Persevere Consistently.
- Prevail By Grace Through Faith.

How The Rod of Correction Works:

1. Exposes sin's real cost — wrong choices bring pain, teaching that folly leads to harm (Galatians 6:7).
2. Trains the conscience — linking actions with consequences so wisdom can take root (Hebrews 12:11).
3. Model God's character — just as God disciplines His children, parents and mentors should do the same.

22:16 He that oppresseth the poor to increase his riches, and he that giveth to the rich, shall surely come to want. "*Oppressing the poor to enrich oneself or giving gifts to the rich will surely lead to poverty.*" To make it clearer: "*Whosoever oppresseth the poor, it is for his gain; whosoever giveth to the rich, it is for his loss.*" It is all ill-gotten gain if you have to oppress the poor to get it! The act of oppressing the poor to gain wealth is seen as a violation of God's justice and mercy, which are central to God's character. Personal gain achieved by crushing others may look like success, yet it is already under divine judgment. Such giving (to the rich) ignores those in genuine need, reversing the biblical mandate to bless the poor (Luke 14:12-14). Psalm 37:1 says "*Fret not thyself because of evildoers, neither be thou envious against the workers of iniquity.*" Consequences are already at play. "**...Giving gifts to the rich will surely lead to poverty.**" The outcome of such actions is a divine reversal, where those who exploit or seek favor with the wealthy will themselves face poverty. God evaluates motives, and will hold every steward accountable.

SUMMARY:

¹⁸ A respected name and God-given favor are worth more than piles of gold. Whether rich or

¹⁷ <https://biblehub.com/proverbs/22-15.htm>

¹⁸ <https://biblehub.com/chaptersummaries/proverbs/22.htm>

<http://www.pitwm.net/pitwm-versebyverse.html>





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poor, everyone answers to the same Creator. Wise people see trouble coming and step aside; fools charge ahead and get hurt. True prosperity—*“wealth and honor and life”*—flows from humble reverence for the LORD (1–4). Crooked living is lined with thorns and traps, but the one who watches his soul keeps clear. Parents are urged to *“Train up a child in the way he should go,”* trusting that early formation will anchor future faithfulness (5–6). Debt brings bondage, injustice brings judgment, but a generous heart brings blessing. *“The borrower is slave to the lender,”* yet *“A generous man will be blessed, for he shares his bread with the poor”* (7–9). **(22:1-9).**

Throw out the mocker and the room quiets down. Gracious speech wins powerful friends, and the LORD Himself protects what is true while overturning deceit (10–12). The sluggard invents wild dangers to dodge work. Immorality is a *“deep pit,”* and oppression of the poor or bribery of the rich boomerangs into poverty (13–16). **(22:10-16).**

APPLICATION:

No matter what age we are, we need God's wisdom in every challenge and change in life. God also expects us to be great stewards over what He has placed in our hands. Check your heart, attitude, and motive of what's ruling. Is it wisdom before money? That's what Solomon asked for first. The Maker and Creator gave Wisdom and Wealth. Know the priority! And God will show you how to use it!