



PITWM VERSE BY VERSE

PROVERBS 3:13-35

WISDOM BRINGS BLESSING—

November 22, 2026

INTRODUCTION:

¹Proverbs 3 paints wisdom as both guide and guardian, rooted in wholehearted trust in the LORD. Its counsel reaches from the heart to the barns, from morning paths to nighttime rest, promising that those who cling to mercy, truth, and humble trust will enjoy God's lasting favor. These lessons from Proverbs 3 offer timeless wisdom that guides us in living a life that honors God and blesses those around us. ²The threefold purpose—wisdom, instruction, and understanding—reveals progressive sanctification. Wisdom is not merely intellectual but transformative, reshaping the whole person according to God's design. By applying these principles, we align ourselves with His Will and experience the abundant life He promises.

Proverbs 3:1-12 This is often seen as Solomon addressing his son, but it also represents God speaking to His children. This would be advice you would give to your son or daughter.

1. Be faithful (Forget Not; Keep the Commandments) (3:1-4)
2. Trust the Lord's Guidance (3:5-8)
3. Honoring with Giving (3:9-10)
4. Accept discipline; Correction (3:11-12)

In **Proverbs 1:20-33**, Solomon describes wisdom as a woman. This happens again in **Proverbs 3:13-18**. There is a difference, for in **Proverbs 1**, Wisdom is angry with evil people. They have refused her advice. In **Proverbs 3**, the people love Wisdom, and Wisdom brings good things to them; long life, wealth and honor (**verse 16**). When we walk with Wisdom in our life is pleasant and beautiful (**verse 17**).

LESSON:

I. PROVERBS 3:13-18

3:13 Happy is the man that findeth wisdom, and the man that getteth understanding. The state of the man is happy; blessed; joyful because he finds wisdom, the hidden treasure. Wisdom is like a woman who makes the person who finds her, happy. She makes the person happy because whoever find her, learns her lessons. Solomon was known for his wisdom, which he received from God. The discovery is rewarding. The blessing is not just material, but it encompasses peace, guidance, and a deeper understanding of life, and the man that's...

- ³Acquiring understanding requires effort and intentionality, and
- Understanding turns information into insight (discernment; perception), and
- Understanding is the ability to connect truths and apply them.

Therefore, finding wisdom and getting understanding is not a one-time event, but a lifelong

¹ <https://biblehub.com/proverbs/3.htm>

² <https://biblemaximum.com/chapters/proverbs/1>

³ <https://biblehub.com/proverbs/3-13.htm>

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





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pursuit that steers every decision, orders every priority, and secures a life God calls “blessed.”

3:14 For the merchandise of it is better than the merchandise of silver, and the gain thereof than fine gold. For she (wisdom) is more profitable; worth more than silver, and her revenue is better; more valuable than gold. We know that gold is valuable, but here wisdom is more valuable; profitable than the merchandise of silver, and the gain of gold. You can't gain enough silver or gold to compete with wisdom. Wisdom has lasting value.

– Silver and gold can be lost, stolen, or devalued (**Matthew 6:19b**).

– Wisdom stores up treasures “*in heaven, where neither moth nor rust destroy*” (**Matthew 6:20**).

3:15 She is more precious than rubies: and all the things thou canst desire are not to be compared unto her. Verses 14-15 compare Wisdom to valuable objects, and She is worth more than precious stones. Her value is more profitable than silver or gold, or precious rubies. In many countries, women display their beautiful objects, wearing gold, silver and precious stones on chains about their necks. There are plenty of beautiful things for us—Right decisions, love and wisdom are all beautiful things. They are better than any precious stone. Gold and silver may be beautiful, but Wisdom is more beautiful than any valuable object. Anything you can think of can't be compared to the Wisdom of God.

Illustration:

You can put your money in a bank. The bank will pay you an income. However, the bank is not as good as Wisdom. If you give your life to Wisdom, she will pay more than any bank. No bank can make your life longer, but Wisdom can give a long life. No bank can promise you a place in heaven, but Wisdom can promise this. No bank can make you right with God. Wisdom can.

3:16 Length of days is in her right hand; and in her left hand riches and honour. Her right hand gives long life. Her left hand gives wealth and honor. These are benefits of Wisdom. Why the right hand? Well, it symbolized power and authority. And it signifies blessings. The left hand also has blessings, it holds riches (wealth) and honor. Some people rather have riches and honor to spend while they can with a short life. However, there has to be a balance in both. Having integrity and listening to God is the key to everything God wants to give, or allows us to have. The thing is: Will you use them in the right way? Solomon asked for Wisdom, and God gave him both: Wisdom and Riches. Both hands have Wisdom offered in it.

3:17 Her ways are ways of pleasantness, and all her paths are peace. There is a calmness centered here in Wisdom. **Her ways** (specific actions) are delightful. **Her paths** (long-term direction) lead to contentment. Wisdom's way has a tranquil ease, and a satisfying peaceful path. This is a great benefit if your life is in turmoil. God wants to ease the way and path you now take. Knowing that Wisdom can offer this kind of benefit, directs us now in her way and her path. There might arise conflicts, but now we have wisdom's specific actions and long-term direction to defuse the fleshly old habits and desires that once operated. Now we can operate in a pleasant way and a peaceful path as our energy is focused on the kingdom's way

3:18 She is a tree of life to them that lay hold upon her: and happy is every one that retaineth her. If you grasp Wisdom, she will give you a good life. ⁴Just as the Tree of Life points to Eternal life,

⁴ <https://biblehub.com/proverbs/3-18.htm>





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Wisdom provides an eternal perspective, guiding us in aligning our lives with God's Will. She will nourish the soul, and lead to a fulfilling abundant quality of life, rather than spiritual death or ruin. She brings happiness to those who retain (cling to; hold to, and keep) her. When we look at *Happiness*, it means "**Blessed.**" Blessed is every one who keeps holding unto Wisdom; that keeps embracing Wisdom! Solomon tells his son (and us) that the Words of Wisdom are "*LIFE unto those that find them, and health to all their flesh*" (4:22). Thereby finding Wisdom promote both spiritual wellness, and bodily health, leading to a healthier and purposeful life!

II. PROVERBS 3:19-26

3:19 The Lord by wisdom hath founded the earth; by understanding hath he established the heavens. The LORD God is showing us how He used His incredible power of Wisdom. It was by His Wisdom He founded (created) the Earth, laying the foundation of the Earth which He purposely, and perfectly designed and built. And it was by His understanding He established the heavens (notice the "s"). The heavens were placed, and maintained by the Perfect God. The God who was never created used His Wisdom to create the world so perfectly! It was only the Perfect God that placed everything where, and how it needed to be before any man could. It was Only God's understanding, establishing the impossible things that man could not even phantom.

Let's turn to **Job 38** and get a taste of what the Lord asked Job: *4 "Where were you when I laid the earth's foundation? Tell me, if you understand. 5 Who marked off its dimensions? Surely you know! Who stretched a measuring line across it? 6 On what were its footings set, or who laid its cornerstone."*

God brought order to chaos. His Spoken Wisdom formed it together! Now mind you, God can give you insight and creative ideas, and can also place within you a skill that produces great things, but not the Creation of a New Earth or Heaven! And don't think you can go to the moon and create a whole new world to live!!!

3:20 By his knowledge the depths are broken up, and the clouds drop down the dew. His knowledge caused the rivers to flow. And the clouds dropped gentle rain. That's just how good God is! The dew signified a gentle rain. God asked in **Job 38:28** "*Hath the rain a father? or who hath begotten the drops of dew?*" That hit hard! So, going back to **Genesis 2:5-6** says, *5 And every plant of the field before it was in the earth, and every herb of the field before it grew: for the Lord God had not caused it to rain upon the earth, and there was not a man to till the ground. 6 But there went up a mist from the earth, and watered the whole face of the ground.* But when God did pour down a heavy rain, it destroyed every living substance He had made (**Genesis 7:4**). The earlier gentleness of the dew was sufficient, but man was not grateful enough to receive the implementation of God's creative care and Wisdom of sustaining us.

3:21 My son, let not them depart from thine eyes: keep sound wisdom and discretion:— My son, hold firmly to Wisdom and right decisions. This demands persistent effort. Do not let them escape from you! This parental guidance instructs a son to not let the wisdom given to him to depart from his eyes. His eyes are not to wonder away from this wisdom that's being imparted into him. Reading and meditating upon God's sound Wisdom, paying attention to it, with discretion (with self-control and restraint) that results from knowing and applying God's truths. **Proverbs 2:11**



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says "Discretion will protect you, and understanding will guard you." In controlling our anger and an offense to help a person overlook an offense rather than react impulsively. Discretion involves discerning ahead the consequences before taking action; responding with careful judgment rather than emotions. This verse is power-packed with sound advice.

3:22 So shall they be life unto thy soul, and grace to thy neck. We need to ask this question: *'Will this choice bring life to my soul and honor to God's name?'* It will cause you to take accountability. Wisdom brings great power causing life in the soul (your breath, essence of existence) which keeps our fellowship with God, and directs choices that protect physical well-being. This is intentional for daily life. So, Wisdom is a part of our character. But Grace is also a part of our outward adorning character, that wisdom shaped, and others see the Christ in us, for what's on the inside, comes to the outer surface, and *adorns our neck* (a metaphor; a symbol; an image) beautifying and enhancing God's character of grace all over us. Wearing wisdom "around your neck" keeps it constantly before you, and it's seen by all for the world to notice.

3:23 Then shalt thou walk in thy way safely, and thy foot shall not stumble. If you are wise, then your journey will be safe, and your foot will not trip. When people choose the right way—the path of wisdom over the path of foolishness—they travel a safe road.

3:24 When thou liest down, thou shalt not be afraid: yea, thou shalt lie down, and thy sleep shall be sweet. When you lie down, don't fear. Nothing other than God's Wisdom can give us such assurance of peace and safety to sleep peacefully from worries without fear. Now that's comforting!

3:25 Be not afraid of sudden fear, neither of the desolation of the wicked, when it cometh. Don't fear sudden dangers! Where there is fear there is no faith! This Scripture aligns with **Psalm 91:3-6**: **3** *Surely He shall deliver thee from the snare of the fowler, and from the noisome pestilence.* **4** *He shall cover thee with His feathers, and under His wings shall thou trust: His truth shall be thy shield and buckler.* **5** *Thou shalt not be afraid for the terror by night; nor for the arrow that flieth by day;* **6** *Nor the pestilence that walketh in darkness; nor for the destruction that wasteth at noonday.* Proverbs stresses "sudden danger"; desolation of the wicked, and Psalm details night terrors, daytime arrows, pestilence, and destruction. This shows us that sudden fear and the desolation of the wicked will come; an evil man will lose everything. Therefore,

⁵Conditions That Unlock the Promises are:

- There's no need to panic. Embrace Wisdom and let it not depart from your eyes (**Proverbs 3:1, 21**).
- Make a conscious decision and make the LORD your dwelling (**Psalm 91:1, 9**).

Psalm 91:1 *He who dwelleth in the secret place of the Most High shall abide under the shadow of the Almighty.*
2 *I will say of the Lord, He is my refuge and my fortress: my God in Him will I trust.*

Connecting 3:21-25 teaches that treasuring wisdom and discretion leads to a secure, peaceful, and fearless life. When you maintain and use Wisdom and Discretion; the Grace of God before you; having Safety and Stability; lying down in Peace and Rest from worries and fear, then my confidence will not be in the evil schemes of sudden fear or desolation brought by the wicked.





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It said **"it cometh!"** But my confidence will be in the next verse!!! THE LORD!!!

3:26 For the Lord shall be thy confidence, and shall keep thy foot from being taken. The LORD will keep you safe. He will not let you fall into a trap. God will be Protector, saving us from dangers. Trust in God's character and promises as the foundation of your confidence. Although God's people are to walk in wisdom throughout life, it is ultimately *the Lord who preserves and keeps our foot from the world's entrapments.*

III. PROVERBS 3:27-35

3:27 Withhold not good from them to whom it is due, when it is in the power of thine hand to do it. Delayed reaction is no action, as if you hadn't heard the command, when it was within your power to act. **"Good"** can refer to acts of kindness, justice, or material assistance. Don't withhold the good that you can do. Be kind to those who deserve good things. Whatever God asks is never out of our reach, for He's the Supplier! Where we have opportunity, we have responsibility.

3:28 Say not unto thy neighbour, Go, and come again, and to morrow I will give; when thou hast it by thee. Now, our neighbor is closer than we think. Who is my neighbor? –anyone in need! We should care about everyone God sends to us. If we can help our neighbor today, then help him! Don't wait until tomorrow! Don't put off for tomorrow what you can do today!

3:29 Devise not evil against thy neighbour, seeing he dwelleth securely by thee. The verb **"devise"** implies careful, intentional planning. The neighbor trusts you, so don't plot against him or hurt him for there's a mutual trust is expected living in close proximity!

3:30 Strive not with a man without cause, if he have done thee no harm. Do not accuse an innocent man. He is not guilty, and he has not hurt you. Do not quarrel with a man for no cause, when he has done you no harm. We see this so many times when people act **"without cause"** instead of a person promoting peace, for God is Peace! Some 'Practical checkpoints:

- Examine your heart before speaking (Psalm 139:23-24).
- Seek reconciliation rather than retaliation (Matthew 5:23-24).
- Leave judgment to the Lord when wronged (Romans 12:19).

3:31 Envy thou not the oppressor, and choose none of his ways. **"Envy"** is jealousy, greed, and bitterness. Do not be jealous of cruel men! Do not behave like them! ⁷People like to follow a leader. They might copy a film star. They might act like their teacher. We must be careful if we choose a model. If we copy an evil person, then we shall become evil. Even a holy person makes mistakes and could lead us in the wrong way.

3:32 For the froward is abomination to the Lord: but his secret is with the righteous. ⁸The **"froward"** refer to perverse, crooked, and rebellious—someone who turns away from God's ways. He abhors their twisted willful ways. This Scripture draws a sharp line: God actively opposes the crooked, but warmly embraces the upright, for God's character never shifts, so the choice before

⁶ https://biblehub.com/q/What_does_Proverbs_3_30_mean.htm

⁷ <https://www.easyenglish.bible/bible-commentary/proverbs1-9-lbw.htm>

⁸ <https://www.bing.com/search?q=proverbs%203%20the%20froward%20is%20abomination%20to%20the%20lord%20meaning&q&form=QBRE&sp=1&lq=0&pq=proverbs%203%20the%20froward%20is%20abomination%20to%20the%20lord%20meaning&sc=0-57&sk=&cid=1BC02AA3D2024F09A3C0AFABF71EE98F>

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every person is equally clear—reject perversity and walk uprightly to enjoy the privilege of God's enduring friendship. The term "**abomination**" is impure and unclean; repulsive to Jehovah; conveys something offensive or detestable in God's moral sense. But "**God's secret is with the righteous!**" The "**secret**" is not hidden from the righteous; it is shared because they are in God's confidence and friendship. He is a friend to the righteous. Why? Because He has called us friend (John 15:15). Righteousness matters! Our relationship with Him reflects His character. As God comes near, the righteous follow.

3:33 The curse of the Lord is in the house of the wicked: but he blesseth the habitation of the just. ⁹"The curse of the Lord is in the house of the wicked" and it is a stark contrast to the blessing God bestows on the righteous. The "**curse**" here is not a random misfortune but God's own judgment against those who persist in disobedience and moral failure. The "**house of the wicked**" is the inevitable collapse of lives, and systems built on sin, not a literal place; a metaphor for the entire sphere of life — family, property, reputation, and legacy. "Wickedness" disrupts peace, harmony, and spiritual nourishment suffer because of evil actions. The "**but**" in our verse 3:33 shifts to God's eagerness to bless those who live in alignment with His ways. The "**habitation of the just**" can be humble or grand, but it will be a habitation rooted in righteousness, integrity, and justice. The verse calls us to examine our foundation — building on God's truth (the rock) rather than on sin (sand).

3:34 Surely he scorneth the scornors: but he giveth grace unto the lowly. There is a contrast between God's attitude toward the proud and the humble. ¹⁰The "**scornors**" are those who reject correction, elevate themselves above others, or mock God's ways. Therefore, if you scorn truth, God rejects or disapproves of those who mock truth, mock God, or reject wisdom. God will be our judge. On the other hand, God gives grace to the lowly. The "**lowly**" are those who acknowledge their limitations, trust God, and seek His guidance. He blesses and helps those who are humble and open to His guidance. Humility is essential for receiving God's favor. The Lord Himself will supply the grace that makes relationships sweeter and witnessing stronger.

3:35 The wise shall inherit glory: but shame shall be the promotion of fools. The wise is described as people who listen, learn, and put God's teachings into practice (Matthew 7:24), rather than merely collecting information. They live according to God's principles, seeking understanding and knowledge that align with His will. The reward or recognition that comes from living a life of wisdom implies receiving something an inheritance of honor, often passed down as a legacy—inheriting glory. We will be joint heirs together with Jesus Christ ruling and reigning. So, being wise (having wisdom) is not just intellectual knowledge, this is a joyful honor. But those who reject wisdom and instruction (Fools) will receive, be promoted to a clear path of shame. *Trust the LORD, treasure His commands, walk in humility!*
good whenever you can.

SUMMARY:

⁹ https://biblehub.com/q/What_does_Proverbs_3_33_mean.htm

¹⁰ <https://www.bing.com/search?q=Surely+he+scorneth+the+scornors%3A+meaning&pc=GD01&form=GDAVST&ptag=3601>
<http://www.pitwm.net/pitwm-versebyverse.html>





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13 Blessed is the man who finds wisdom, the man who acquires understanding, 14 for it is more profitable than silver, and gain is better than fine gold. 15 She is more precious than rubies; nothing you desire compares with her. 16 Long life is in her right hand; and in her left hand are riches and honor. 17 All her ways are pleasant, and all her paths are peaceful. 18 She is a tree of life to those who embrace her, and those who lay hold of her are blessed (**3:13-18**).

V.v. 19–20 – The Priceless Treasure of Wisdom: *“The Lord by wisdom hath founded the earth; and by understanding hath he established the heavens.”*¹¹ Wisdom yields better returns than silver, gold, or jewels, granting long life, peace, and pleasant paths. The same wisdom framed the heavens, broke open the deep, and set clouds to drop dew. V.v. 21–26 – Sound judgment guard’s life. When wisdom stays in view, fear fades, steps are steady, and sleep is sweet because the LORD is our confidence and protection (**3:19–26**).

V.v. 27–30 – Do Good to Your Neighbor: Do not hold back help, delay payment, or plan harm. Living next to someone means living rightly with them. V.v. 31–35 – Choose the Upright, and Avoid the Perverse: Envy of the violent leads to ruin. The LORD curses the wicked house but blesses the righteous home. Humble learners gain honor; but mockers inherit disgrace (**3:27-35**).

APPLICATION:

The heart is the principal matter when adhering to wisdom. Guard your heart and examine your motives as you seek God’s perspective daily. Wisdom brings blessing when we adhere to them.

¹¹<https://biblehub.com/chaptersummaries/proverbs/3.htm>
<http://www.pitwm.net/pitwm-versebyverse.html>

