

the
PROVERBS 31
MINISTRIES
podcast

Biblical truth for any girl in any season.

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Kaley Olson: Hello, everyone. Welcome to the Proverbs 31 Ministries Podcast where we share biblical truth for any girl in any season. I'm your host, Kaley Olson, and today I'm so excited to be joined by a special surprise cohost, Melissa Taylor.

Melissa Taylor: Hi, Kaley. Hi, everybody. I'm so excited to be on the show with you today.

Kaley Olson: Yeah, so excited to have you here. For those of you who don't know, Melissa is the Senior Director of First 5 and Online Bible Studies. So those here at Proverbs 31, and she's one of my absolute favorite people.

Melissa, have long have you been with Proverbs 31?

Melissa Taylor: I have been with the ministry as a volunteer, I started about 15 years ago, and I've been on staff for 11 years.

Kaley Olson: Wow.

Melissa Taylor: Yes.

Kaley Olson: That's awesome.

Melissa Taylor: Right.

Kaley Olson: That's so exciting, and you've seen the ministry grow by leaps and bounds.

Melissa Taylor: It blows my mind.

Kaley Olson: Yeah.

Melissa Taylor: It's insane.

Kaley Olson: It is.

Melissa Taylor: God has grown crazy.

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Kaley Olson: So faithful.

Melissa Taylor: Yes.

Kaley Olson: So for those of you who are joining us for the first time on the podcast or maybe you've been listening for a while now, maybe you might have heard Melissa's teaching on "I'm Not Anxious, I'm Calm." So this is not Melissa's first rodeo in the podcast world. We're excited to have her back.

Melissa Taylor: That's right. Well, I loved being here before, and I'm excited to be here with you again and for today's show.

Kaley Olson: Yeah. Absolutely. And you know, one of the reasons we do this podcast is to expose our listeners to all the really amazing things we have going on here at Proverbs 31. And one of those things Melissa is very familiar with and that's our free First 5 mobile app. So I'm excited to let our listeners in on what we're going to talk about today, and that's actually the book of Proverbs.

Melissa, do you want to introduce our teacher?

Melissa Taylor: I would love to. Today we have Karen McNary with us, who is our human resources manager here at Proverbs 31 Ministries, and she's also one of our First 5 writers as well. She keeps us on the straight and narrow path as a ministry, and she makes sure we're in compliance with the law. But also, she is a totally and completely cool lady. Would you not agree with me?

Kaley Olson: I would totally agree.

Melissa Taylor: Oh my goodness. Welcome, Karen.

Karen McNary: Oh, welcome. I'm so glad to be here. Thank you. You are so sweet. You guys are easy to work with. So just so you know.

Melissa Taylor: Well thank you.

Kaley Olson: Yeah, we love you. Okay. I'm going to do this because I think this is so fun and this is totally not in our sketch right now. But, Karen, whenever you came on staff or it was like right after, you celebrated a birthday. Was it like a big one? What did you call your birthday?

Karen McNary: It was. Well, I turned 50, and it was my year of jubilee.

Melissa Taylor: Yes.

Kaley Olson: I think that's so awesome.

Melissa Taylor: Yes.

Kaley Olson: And what did you do?

Karen McNary: Well, let me just say I took scripture out of context. I'll just say that, and I decided to celebrate and reclaim my youth, which means I ate whatever I wanted.

Kaley Olson: That's amazing.

Karen McNary: So it was, "I see it, I'm going to eat it."

Kaley Olson: That's amazing. That's amazing. See what kind of fun we have here.

Melissa Taylor: Always.

Kaley Olson: It's great. So we're so excited to give our podcast listeners a taste of what we're studying in the app. And so Karen is actually going to give a teaching that's very similar to the weekend teachings that we have every single weekend available in our free First 5 app, and so, Karen, why don't you go ahead and dive into your teaching, and let's see what you have to say.

Karen McNary: I'd be happy to, and I thought about this teaching. Proverbs, the wisdom book, I wanted to take a look at my library and see just how many books I had looking for advice. And I found a very old book on pregnancy. I found one on parenting, sibling relationships because I have three boys, and, boy, let me tell you, I found a very dusty book on eating. No surprise there. And exercise and even one on stress. So I should have listened to you, Melissa, your podcast.

And so as I looked at each book, what I saw was like a theme. There was like a formula leading to like a quick fix. And if I'm honest, I can approach God's words that way for a quick fix. You may have heard it said a verse a day to keep the devil away. And so if you notice, some of the proverbs are short. They can really read like Twitter blurbs if you think about it. Like look at Proverbs 13:1. I'm going to read that for us.

It says, *"A wise son hears his father's instruction, but a scoffer doesn't listen to rebuke."* So that's quick.

Proverbs 13:21 says, *"Disaster pursues sinners but the righteous are rewarded with good."* So we can read this but it's important that we don't come to Proverbs like we may our social media feeds, right?

Kaley Olson: Right.

Karen McNary: We want to approach Proverbs in the right way. So we're not just simply seeking to improve our lives, though if we do follow the principles in Proverbs, that will generally lead to a better life because it comes from the Lord. But more than anything, we want to be directed to the giver of wisdom Himself.

So I want to read what Jesus who is the giver of wisdom says about Himself in Matthew 12:42. And I love His words. Listen to what He says. He says, *"The queen of the south will rise at the judgment with this generation and condemn it. For she came from the ends of the earth to listen to Solomon's wisdom and now something greater than Solomon is here."*

So the wisdom that we're talking about is a person and His name is Jesus. And so we see more about the wisdom of Jesus in Luke 2:40, and that says, *"And the child grew and become strong, filled with wisdom, and the favor of God was upon him."* And then Luke 2:52 says, *"And Jesus increased in wisdom and in stature and in favor with God and man."*

So wise is what you and I become when we stay connected with Him. So as I think about the wisdom in Proverbs and the wisdom that I need, I wanted to unpack three areas. I wanted to talk about wisdom in the power of our words, wisdom in choosing friends, and then wisdom and having financial savvy. Okay so words, friends and financial savvy.

Now I want us to remember that proverbs are principles rather than promises. For example, one of the most common proverbs is, *"Raise my child in the way that they should go in with their old won't depart from it."* And so yes that is a principle, but if you've ever studied the kings of Israel, we know that being a godly parent is not a guarantee to having godly children. I mean, let's think about Adam and Eve. Who was more godly than God Himself, right? So it's a principle but it's not a promise, okay? But regardless of how our life ends when we follow Proverbs, we will meet Jesus through these sayings because all wisdom comes from Him.

So let's look at our words, and so can we agree, y'all, that words carry tremendous power?

Kaley Olson: Yes.

Melissa Taylor: Absolutely.

Kaley Olson: Yes.

Melissa Taylor: Mm-hmm (affirmative).

Karen McNary: So James 3:6-9 says, *"And the tongue is a fire, a world of unrighteousness. The tongue is said among our members, standing the whole body, setting on fire the entire course of life. And set on fire by hell. For every kind of beast and bird, of reptile and sea creature can be tamed and has been tamed by mankind, but no human being can tame the tongue. It is a restless evil full of deadly poison. With it we bless our Lord and Father, and with it we curse people who are made in the likeness of God."* If that's not convicting right there.

So Proverbs talks about the types of words that we ... If you're wise, people shouldn't speak. And the first thing I want to talk about is a false witness. So Proverbs 14:5 says, "*The false witness doesn't lie but a false witness breeds out lies.*" I'm sorry, "*A faithful witness doesn't lie, but a false witness brings out lies.*"

Kaley Olson: That makes a little more sense.

Karen McNary: Okay. So when I think about a false witness, I think about a courtroom. You think about someone lying in a courtroom. But I want us to consider this. What happens when particularly as women we say to ourselves or to other people, "I'm so stupid for ..."

Kaley Olson: Right.

Karen McNary: Or what happens when you want to focus on our weakness rather than viewing ourselves from God's Word, which says in Psalms 139:14, "*We are fearfully and wonderfully made.*" So sometimes we can be bearing false witness against ourselves by the words that we speak.

Kaley Olson: That's so good, Karen.

Karen McNary: I think sometimes as women, I think maybe something that we struggle with more.

Melissa Taylor: And it could be the words we speak or the words that we think.

Karen McNary: Right. Right. Absolutely, because I think our words are reflections of our thoughts.

So then careless words. There are so many proverbs that talk about how much we talk and how we talk, and I have to tell y'all, as a child, I got great grades but always got in trouble for talking. So of course I'm in human resources, right? But the words of wise women are timely and they're well thought-out. I mean, listen to Proverbs 17:21. And it says, "*Whoever restrains his words, his knowledge, and he who has a cool spirit is the man of understanding.*" And then 28 says, "*Even a fool who keeps silent is considered wise. When he closes his lips, he's seeing he's indeed intelligent.*" So clearly Proverbs speaks to the wisdom in our words careless or wise.

So I think when we're wise with our words, it looks like we weigh what we say carefully. We ponder what we're going to say because we're always thinking about the impact of our words. And I think this is hard to do because we're in the age of the immediate. I mean, it's microwave. It's a text message. I mean, everything is so quick. But if we need wisdom, we know that we just have to ask. Because it's a promise that He will give it to us generously. So we just have to ask for help, and again, I'm one of those that has to do that. So I'm full transparency.

So I can't leave our talk on words without talking about gossip.

Kaley Olson: Okay, bring it on, Karen.

Karen McNary: So I've kind of defined gossip as idle talk or rumors, especially about the private business of another. And this is also something that I'll call a respectable sin. That's because most ... If you are Christian and been in any type of church setting, most of us know that gossip is a sin. But I think we tend to view it differently than others. It's not bad enough to crucify for my own lives like we would with adultery. I would never come and say I'm struggling with adultery, but I may say I'm struggling with gossip. I think we view it differently.

But listen to what Proverbs 16:28 says about gossip. It says, "*A dishonest man spreads strife, and a whisperer separates close friends.*" And so that can look like sharing prayer concerns. It can look like sharing personal tidbits about friends to other friends. And the reality is gossips are by nature dishonest. And I have to tell you, it's not just the person that says it but the person that listens.

Kaley Olson: Right.

Karen McNary: It's both because we can choose not to listen to those types of words.

Melissa Taylor: Right. And like you said when you opened up, your words have so much power, and so you could say, "Hey, I want to tell you something because I know you really care about Kaley." And so listen to what's going on. And Kaley may not want that to be shared, and then there you go.

Karen McNary: Right. Right. Would you guys agree that that's unfortunately common?

Melissa Taylor: Oh yeah.

Kaley Olson: I think so.

Karen McNary: Even in the faith world it's common.

Kaley Olson: Oh yeah.

Melissa Taylor: Did you know ... Sorry to interrupt you. I even do when I know of something, especially if it is a burden of someone's, I do have to think because I'll think, "Oh, I know she would pray for her or she would care," but then I have to like go that step ahead. Like you said something about a wise woman, her words are well thought-out.

Karen McNary: Yes.

Melissa Taylor: I really do have to stop and think, "No, it's not your story to tell right now. So you pray about it, Melissa, you don't need to tell someone else." You don't need help with this; she needs help with this. So let her do that her way.

Karen McNary: Yes. I can appreciate how you wrestle with that because I had to ask myself, "So what determines gossip from seeking help with some type of relational conflict?" I mean, what does that look like? So I feel like it's a heart motive. Are we seeking vindication? I'm just mad. Do I want someone on my side or am I truly seeking reconciliation?

Melissa Taylor: Yes.

Kaley Olson: Right.

Karen McNary: So I think if we can ask ourselves these things, then I think ... Because, I mean, sometimes Scripture does tell us to seek wise council. So there are times that we want to share things, but I think it's the heart. We've got to examine our hearts so we know if we're gossiping or if we're really seeking help with a conflict in a relationship.

Kaley Olson: Yeah. And we have to take the time to check our hearts too. We can't immediately struggle with something and then reach out to our best friend and say, "I just want to know that I'm in the clear here." If we check our hearts, a lot of times — I find this, too — I end up not reaching out to somebody because my heart was wrong about it. And so then it's just best that I don't say anything, and the Lord very clearly points that out. I don't do that perfectly all the time. There have been many, many times that I've done that wrong. But I found it takes time to really hear and just know yes, you should seek council or no.

Karen McNary: Mm-hmm (affirmative). It does. I couldn't leave the talk on words without gossip.

So next I want to talk about friends. And I often tell my kids that there's a difference between being friendly and being friends. It's important that they know the difference and these relationships because a wise woman is going to choose her friends well. I looked at Proverbs 17:7, and it says, "*A friend loves at all times, and a brother is born for adversity.*" When I think about how I define friend, it's someone who I want to choose to give my heart to. Then when I think about love, love we say, "I love coffee," "I love skiing." But what does the Scripture say about love? Of course, First Corinthians 13:4-7, "*Love is patient, it's kind. It doesn't envy. It doesn't boast. Rejoices with the truth. Bears all things. Believes all things. Hopes all things. Endures all things.*" So Christ is the only person that can empower us to love this way, right?

Okay. So as I think about friends, our friends really ought to deepen our relationship with the Lord. If we're believers, our friends, we ought to have the lifestyle that's consistent with our profession. Particularly if our friends are

believers. Now this doesn't say that we shouldn't be friends with a person that's struggling with sin, because obviously we wouldn't be friends with anybody. Because we all struggle with sin. But I think as we really look at our relationships, we have to ask ourselves, "Does this relationship cause me to flourish as a Christian or am I being diminished as a Christian?" We have to examine that because when we are wise in our friendships, we're going to benefit spiritually from that.

Look at ... I'm going to read Proverbs 13:20, and it says, "*Whoever walks with the wise becomes wise, but the companion of the fool will suffer harm.*" So it's been said that if you have two or three friends in a lifetime, you're lucky. But honestly, and I think that's true, even though I don't believe in luck, I'll say blessed. But honestly Jesus is the only friend who's ever going to love us perfectly at all times. This is the friendship that all wise women embrace first is that friendship with Jesus.

So I love John 15:15 and he says ... This is Jesus speaking, "*No longer do I call you servants, for the servant does not know what his master is doing; but I have called you friends, for all that I have heard from my Father I have made known to you.*"

Melissa Taylor: That's one of my favorites.

Karen McNary: Is it? Oh, I just love that. Again, when we know that He's our friend, we can handle the other friends in our lives. When He's the friend, the friend.

So financial savvy. It's funny how God gave these things to me. So I got to know my issue with my words of I'm relational by nature so I guess He's saying, "Girl, get your money together." So, again, just a reminder that proverbs are principles, not promises. And so this is not "get rich quick." But it is financial advice and it's still sound today.

So Proverbs 14:23 says, "*In all toil, there is profit. But mere talk tends only to poverty.*" So in summary, the general proverbs tell us that hard work pays off, but if not in earnings, then in learnings.

Kaley Olson: Oh, I like that.

Karen McNary: Okay. Because again, people who just talk about work may end up poor. Because there's value in working. So I think a wise woman, a woman who's wise in her finances, understands the blessings of work, and that could be in or out of the home.

Melissa, you and I were talking about the time that we had in the home, working in the home, because I always say if you're a stay-at-home mom, you work.

Melissa Taylor: You are working hard. Yes, you are.

Karen McNary: Right. So you may not have financial earnings, but there are learnings.

Melissa Taylor: Right. Absolutely.

Karen McNary: There are learnings that are ... So I just want to say that, again, I want to define work as not just for a check.

Melissa Taylor: Making that money.

Karen McNary: Exactly. So shout-out to our moms and retirees who are not earning a check because you are still earning learnings, right?

Melissa Taylor: Yes.

Karen McNary: *And so Proverbs 13:11 says, "Wealth gain hastily will dwindle but whoever gathers little by little will increase." As I thought about this proverb, I couldn't help but think about how I saw a documentary years ago about lottery winners who go broke. So they get this windfall gained hastily as Proverbs 13:11 says, and then it's gone. So savings prepares for tomorrow, but when you overspend, that presumes onto tomorrow. So Proverbs teaches us that there is worth in saving little by little by little.*

So women who are wise financially, we don't engage in "get rich quick" schemes, and we live under our means and we save. Because, again, even though tomorrow's not promised, if we are here tomorrow, we want to be prepared for it.

Melissa Taylor: Mm-hmm (affirmative).

Karen McNary: *And I also want to talk about Proverbs 17:18, and it says, "One who lacks sense gives a pledge and puts up security in the presence of his neighbor." I'll read that again, "One who lacks sense gives a pledge and puts up security in the presence of his neighbor." So that proverb really can be applied to modern day cosigning. And the challenge with this is that we may be okay financially today, but tomorrow is another story.*

Melissa Taylor: Right. Right.

Karen McNary: *James 4:13-16 says, "Today or tomorrow we will go into such a town and spend a year there and trade in and make a profit. Yet you do not know what tomorrow will bring. What is your life? For you are a mist that appears for a little time and then vanishes. Instead you ought to say if the Lord wills, we will live and do this or that."*

So, again, we don't know what tomorrow holds. So Proverbs really warns us about cosigning.

Melissa Taylor: Yeah.

Karen McNary: But we do want to be generous. We can always look at, in Acts 2, at the early church and see how they generously gave to people that were in need.

So, as I just think about those three bullets, there is so much need for wisdom in my life and I'm assuming everyone out there. And there are so many advice books. But James 1:5 says, *"If any of you lack wisdom, let them ask who gives generously to all without approaching will be given to him."* So we have the best place to meet, to start, and that's meeting Jesus in the Proverbs.

Kaley Olson: Yeah.

Melissa Taylor: You're hitting some of my favorite verses today. James 1:5 is another one. In fact, that's one of ... As an adult, when I really started reading the Bible less for memorization for Sunday School class like I did when I was a child, and for myself, James 1:5, that was one of the first ones I committed to memory because I wanted to and love it because it was like, "Why don't you ask God for that wisdom?" It says right here He's going to give it to you.

Kaley Olson: That verse is on a very dirty, yellow sticky note on my refrigerator, and it's been there for about two years because I just have to keep it there and every time I see it, it's just that reminder for me.

But, Karen, I love something that you said at the very beginning of your teaching where you said something along the lines of this isn't perfect, but you said, "Wisdom isn't bound to Proverbs." So often we go to Proverbs for wisdom. But you said like Jesus is the source of wisdom. He is wisdom. And I love that in this, what? Maybe 15 minutes that we've been sitting here talking, you hopped through Acts, John, Matthew, 1st John, James. Like all over and proved to everybody that Jesus is wisdom. So we can go to the Proverbs to understand the principles of life and the things that can apply to our situation and what we need from the Lord. But we don't have to just stop in Proverbs. It's not a one-stop shop.

But what you were talking about whenever you said you were in the friends section of your teaching. You said, "Our friendship with Jesus has to come first because He's the friend who's never going to leave us." And He's going to see us through all of our ups and downs and all of our growth opportunities and give wisdom to me. And I'm learning that and I'm still young and I'm still learning what this looks like. But wisdom doesn't always come whenever I sit and just read. I have to take it and apply it and ask myself in every situation that I go through, "What am I learning from this? What is God teaching me from this?" Because He's not just on the pages of Scripture, either. He's in my heart. And so

it's just this really incredible concept that I love so much that He's just with us all the time.

Melissa Taylor: That's right. You may have a few friends who will stick with you through anything. Whether you're behaving, misbehaving, whatever, but not all of them will stick with you through everything. Jesus will stick with you through everything.

Karen McNary: Absolutely. And sometimes I wonder if that's not intentional because if ...

Melissa Taylor: If everyone gave us what we wanted or they were like, "I'm here for you," would we need Jesus?

Karen McNary: Right.

Melissa Taylor: Or would we realize that we need Jesus?

Karen McNary: Absolutely.

Kaley Olson: Absolutely. I also like how you said the difference ... You didn't talk about it a lot. But you said there's friends and there's friendly. Maybe not everyone is our close friend, but I don't know if there's a principle that's in there that says this. But we should be friendly to everyone.

Karen McNary: Absolutely.

Kaley Olson: It doesn't mean only our close friends.

Karen McNary: Absolutely. Think about it — all of us are created in the image of God. We're image bearers. So the fact that we are image bearers, we're deserving of respect and gentleness and greetings. So absolutely. Yeah.

Kaley Olson: Yeah. And, like you said, that comes with being an image bearer of Christ, who is wisdom. So the more wise we become, the more easier ... I said more easy, for all of our listeners. I do talk better than that. I mean, easier it becomes ... Oh my gosh. The easier it becomes for us to just be friendly because we're confident in who we're called to be. And so then I can be friendly to anybody that I meet and I can show them Jesus in that.

Wow, Karen. Well, thank you so much. I just love our quality of Bible teaching here at Proverbs 31. Karen, you just bring words to life, and I love that. I love how simple it was, but I love that with all these teachings, we're able to take steps of practical application and apply it to our current situation just like we were talking about after this teaching.

So one quick thing that I want our listeners to know is that all of us at Proverbs 31 right now, all of us on staff, are going through this study in the First 5 app.

Melissa Taylor: Currently the Proverbs study.

Kaley Olson: It's really, really exciting. There are ... Of course, all of us probably open up First 5 and read it in the morning, but it's rare that we publicly say it as a staff, we're doing this together and we're committed. And I think there is such powerful like ... There's such power in that knowing that whenever truth gathered in Scripture and for us, that's 60 plus. But all of us in First 5, and, guys, we want you to join us. And so if you want to dive deeper into unpacking Scripture just like this in Proverbs, then our free First 5 mobile app is exactly what you need.

Melissa, do you want to tell them how they can get it?

Melissa Taylor: I do. It's super easy. You take your phone. You go to your app store, and in the search engine, search bar, whatever, type in First 5. F-I-R-S-T and the number five, and it'll come up. It's free. You can just click it to go upload to your phone, and then yeah, every morning, wake up and instead of pressing Instagram or Facebook or your email, press your First 5 app and spend your first five minutes in the Word of God and learning about the teaching that's going on that day.

Kaley Olson: Absolutely. Absolutely. We're so excited.

Well, everybody, thank you so much for joining us today. We pray that you were able to take what we heard from Karen and continue to apply it to your own life. Because we know when you know the Truth and live the Truth, it changes everything.

Bye, everybody.

Melissa Taylor: Bye.

Karen McNary: Bye.