



Jim Rickard Bible Ministries
Tuesday, August 26, 2025

Proverbs Chapter 27,

1. Various instructions in relation to life, Vs. 1-22.

We continue the topic in **vs. 10-14**, of instructions on Wisdom for Daily Relationships and Living. These five verses remind us that wisdom touches every corner of life; our friendships, our family, our decisions, our finances, and even our manners.

Vs. 12

Prov 27:12, “A prudent man sees evil *and* hides himself, the naive proceed *and* pay the penalty.”

Here, we see The Blessing of Prudence.

In this verse, we are given the contrast between wisdom applied in life versus the fool who enters into sin and pays the penalty for it.

“**A prudent man,**” is the Noun ARUM that means “clever, prudent, sensible, shrewd (in a good way here), etc.” It is another way of saying a “wise man.” It is used 8x in Proverbs and then only in **Gen 3:1; Job 5:12; 15:5**.

Prudent is defined as, “characterized by, arising from, or showing prudence.” Therefore, “prudence” means, the quality or state of being wise in the way of caution and provision, discretion, carefulness, economy, and frugality. It is knowing how to avoid embarrassment or distress, and having discretion in practical affairs. It is being prudent: judicial, practical, sensible, wise, careful, cautious, discreet, far-sighted, and pragmatic.

We have seen previous instruction in Proverbs on having prudence, and this is the last use of ARUM in Proverbs. In review, here are the instructions for “a prudent man.”

Prov 12:16, “A fool’s anger is known at once, but a prudent man conceals dishonor.”

Prov 12:23, “A prudent man conceals knowledge, but the heart of fools proclaims folly.”

Prov 13:16, “Every prudent man acts with knowledge, but a fool displays folly.”

Prov 14:8, “The wisdom of the prudent is to understand his way, but the foolishness of fools is deceit.”

Prov 14:15, “The naive believes everything, but the prudent man considers his steps.”

Prov 14:18, “The naive inherit foolishness, but the prudent are crowned with knowledge.”

Prov 22:3, “The prudent sees the evil and hides himself, but the naive go on, and are punished for it.”

Prov 27:12, “A prudent man sees evil *and* hides himself, *but* the naive proceed *and* pay the penalty.

In our passage, the wisdom displayed by the prudent man is, he “**sees evil *and* hides himself,**” using the Qal Perfect of the Verb RA’AH, רָאָה, “to sees, to stare or gaze at, to know or understand, consider, etc.,” and designates believing acceptance of God’s Word.

Next, we have the Noun RA’AH, רָעָה, meaning, “evil, wickedness, wrong, disaster, etc.” Notice the slight variation between these two words where in the first we have the Aleph and the second the Ayin.

When he sees this evil, wickedness, sin, unrighteousness, etc., he “**hides himself,**” using the Niphal (simple passive/reflexive) Participle of the Verb SATHAR, “to hide, keep secret, conceal, etc.,” cf. **vs. 5**.

Therefore, the believer with Bible Doctrine in their soul acts on it when they are around sinful people and sinful actions. They apply it by staying clear of them and the sin; not getting involved, nor passively sitting by

unintentionally displaying silent approval of the people and actions taking place. Instead, they take action based on the Word of God, to remove themselves from the scene, reprove and rebuke as necessary, and cut off interactions altogether, even before the sin starts coming out. This is God's wisdom for the believer, protect your soul by not associating with sin and evil.

On the other hand, the stupid foolish reversionistic believer gets involved or remains interacting with sinful people and their sinful actions, **“the naïve proceed *and* pay the penalty.”**

“Naïve,” is the Adjective PETHAYIM, the plural form of the Noun PETHI, that means “inexperienced, foolish, simpleminded, etc.” It comes from the Verb PATHACH that means “to open,” reminding us of **vs. 5**. It conveys the idea of “simple ones or young, naïve ones,” with the associated concepts of being inexperienced, easily seduced, but needing instruction and capable of learning.

In Proverbs, the “naïve one:”

- 1) Lacks prudence, **Prov 1:4; 8:5; 14:15, 18; 19:25; 22:3; 27:12.**
- 2) Lacks wisdom, **Prov 21:11,**
- 3) Lacks discernment, **Prov 9:6.**
- 4) Are close to the one who is lacking in understanding **Prov 7:7.**
- 5) Are unable to discern truth from falsehood, causing them to believe in everything, **Prov 14:15.**
- 6) They do not know how to detect danger and avoid it, with the result that they go straight to it and suffer for it, **Prov 22:3; 27:12.**

Prov 1:22, “How long, O naïve ones, will you love being simple-minded? And scoffers delight themselves in scoffing and fools hate knowledge?”

Prov 8:5, “O naïve ones, understand prudence; and, O fools, understand wisdom.”

Therefore, the naïve **“proceed *and* pay the penalty.”** This uses the Qal (active) Perfect of the Verb ABAR, “to pass on, through, or over.” Here, it means “pass through” meaning they get involved with the sin, evil, or human good they otherwise should be avoiding. Therefore, they enter into the sin.

As a result of passing through sin, they will also pass through the penalty associated with it. **“Penalty,”** uses the Niphal Perfect of the Verb ANASH that means, “to impose a fine or to punish.” It is used 9x in the OT, including 4x in Proverbs, **Prov 17:26; 21:11;** the parallel passage in **Prov 22:3,** and our verse.

Prov 21:11, “When the scoffer is punished, the naïve becomes wise; but when the wise is instructed, he receives knowledge.”

We have an example of the naïve person that did not apply prudence and wisdom in life, as he also forsook his father's friends' advice, **vs. 10**. It is the story of Solomon's son and successor Rehoboam who rejected the advice of his father's counselors and instead sought and took to the advice of the younger men around him who were his friends. The result was disastrous and led to the splitting of the Israel into the Northern and Southern kingdoms, **1 Kings 12:6-8; 2 Chron 10:6-8.**

Principles:

- 1) Prudence = foresight.
- 2) The wise man pays attention to the warning signs of sin, temptation, and danger. He avoids unnecessary harm.
- 3) Yet, the naïve press forward: The simple refuse correction or ignore caution, and they reap the consequences.
- 4) Ask God for discernment. Never make decisions based on what feels good now, make them based on where the path leads tomorrow that keeps you inside the will and plan of God.