

Surprisingly, what affects your credit rating? (27:13)

THE TEXT (NASB)

Take his garment when he becomes surety for a stranger; And for an adulterous woman hold him in pledge.

*Take his garment that is surety for a stranger and take a pledge of him for a strange woman.
KJV - Proverbs 27:13*

INTRODUCTION



Careless friendships can cost you your financial freedom.

Mixing money and sex will stir a Devil's brew.

Moral indiscretion leads to financial disaster—guaranteed!



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COMMENTARY

The text is almost identical to Proverbs 20:16, but it substitutes an adulterous woman for that proverb's *foreigners*. Here we'll only deal with the second half of the verse, since the first half is considered in the question: [When does extended credit become radioactive?](#)

Textual and Translation Differences

There are very different translations for this second half, with some translators rendering the Hebrew as a “foreigner” and others as an “adulterous woman.” Perhaps the English Standard Version (ESV) gets the best sense, “Take a man’s garment when he has put up security for a stranger, and hold it in pledge when he puts up security for an adulteress.” On the other hand, some translations such as the Smith’s Literal Translation renders the text as “Take his garment pledging a stranger, and bind him by a pledge for a strange woman.” It implies that the man himself, not just his garment, gets chained up (becomes security) when he is immoral. The second part of the text describes sexual sin. It is worse than the first part of the text which describes only financial sin. Losing personal freedom is worse than losing an item of clothing.

Translation: *adulterous woman*



The Hebrew word for an “adulteress,” נכריה (nəʔəriy·yəh, pronounced “nah-kri-yah”), is worth noting. In the Proverbs, nəʔəriy·yəh is often used for a wayward woman or an adulteress, while still bearing the sense of an unknown, strange, non-Israelite foreigner. Some versions translate it as “alien”—but not a visitor from Jupiter. We don’t want to push “nationality” too far, because financial disaster can come from any woman (or man) who’s a stranger or foreigner to one’s own marriage covenant. After all, most cases of adultery occurs with friends or neighbours.

Proverbs 5:20 and 6:24 connect this same word, nəʔəriy·yəh, in parallel with “another man’s wife” and “a neighbor’s wife.” These texts give three separate warnings on the financial dangers of adultery, especially because it can easily happen close to home, rather than in a far-away land.

Adultery is Personal

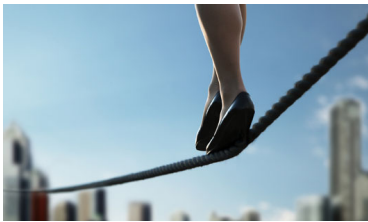


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What's wrong with financially supporting or guaranteeing the loans for an adulterous woman? What about adulterous men? What is the relationship between adultery and finances? For starters, both areas are highly personal. The seventh commandment is: "You shall not commit adultery." The prescribed penalty is death. "If *there is* a man who commits adultery with another man's wife, one who commits adultery with his friend's wife, the adulterer *and* the adulteress [emphasis added] shall surely be put to death," Leviticus 20:10.

When it comes to adultery, God's law shows no favoritism toward male or female; both are treated the same. Thus by underwriting the financial condition of an unrepentant adulterer or adulteress, you are, in effect giving your money to the walking dead. Their behaviour proves their inclination to betrayal and inevitable isolation. Walk differently.

Walk the Line



Illicit intimacy is the violation of a sacred covenant. The marriage bed is reserved for one man and one woman, to the exclusion of all others. Period. Jesus ordained true marriage as an unbreakable bond, so anyone else is an intruder—an invader. Singer Johnny Cash promoted this wonder in his song, [Walk the Line](#), celebrating how marvelous marital friendship can be and should be. Exclusive! Anyone thinking otherwise face consequences far beyond their imagining, including their personal finances.

New York Governor

As I write these words, the morning's paper reports on a sex scandal with the Governor of New York and a prostitute in Washington. The Governor was "Client 9" on a list in a prostitution ring. Allegedly, Governor Eliot Spitzer paid \$4,300 to a prostitute for services supplied on February 13th, 2008. What was the true cost of this affair in terms of his money and reputation? It was much, much more than \$4,300.

See Proverbs 5:10 to learn more about the financial costs of immorality. [What leads many men to financial ruin?](#)



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OUR CREATOR, REDEEMER, AND FRIEND

Jesus had something to say to an adulteress—to someone caught in the very act!

He didn't condemn her to death by stoning, as some in the religious community wanted him to do, but neither did He excuse her actions. He never said, "That's not so bad. Everybody does it." In fact, not everybody does it—and no one does it who values the treasure of a trusted spouse.

Jesus told her to, "Go and sin no more," (John 8:1-11).

APPLICATION

- Memorize the text in your favourite Bible translation and think about it often.
- Be friendly with others but wise with your money.
- Pornography costs much more than you realize.
- Ask God for aid in thought control—immorality begins in the mind.

Which of these steps, if any, does Jesus want you to take now? Ask Him.



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KEY WORDS

adultery, credit, family, friend, immorality, less assets (quantity), marriage, guarantee, prostitution, reputation, sex, stranger, guarantor, bf sharing

ILLUSTRATION

Who is Quick Buck Betty?



Quick Buck Betty wants to make money fast, and is always looking for “hot tips.” Researching and understanding investments takes too long; she just cares about the returns—especially the short-term returns.

It doesn't matter how the money is earned—in fact she'd rather not know at all! Betty is just eager to “make it” or, even better, have someone else make it for her. She has little time for Steady Eddy and Diligent Daniel—their methods take too long.

Betty views the stock and bond markets like the lottery and casino. She doesn't invest; she gambles. She likes to “play” the markets. Day trading is one of her passions.

