"Bad, bad," says the buyer; but when he goes his way, then he boasts.

THE TEXT (NASB)

"Bad, bad," says the buyer; but when he goes his way, then he boasts.

It is naught, it is naught, saith the buyer: but when he is gone his way, then he boasteth. KJV - Proverbs 20:14

INTRODUCTION



Negotiation techniques vary widely, and each technique has its own unique consequences.

Do you negotiate when you shop?

Is it wrong to bargain down to the lowest possible price?



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COMMENTARY

Before we look at negotiating techniques, let's check the translation of the text.

Translation: Buyer



to serious financial transactions, like Abraham's purchase of some land from a neighbouring tribe for his beloved wife Sarah's burial ground. It's also used in Proverbs 4:5, 16:16, and 23:23 where we're told "to get" or "to acquire" wisdom first, before all other treasures. A solemn transaction is suggested.

All the English translations handle this text similarly, so the words are accurate and undisputed. But are these words prescriptive or descriptive? Does it recommend this method of negotiating? Or does it merely describe ordinary practice?

Buyer or Liar

This proverb is all about buying and lying. The commodity being purchased is most likely a product rather than a service, but it could be either, since the product is in plain sight of both buyer and seller. The buyer says the product is bad, bad—attempting to devalue it. He's looking for a bargain. He's the talker. First he downgrades the product to the vendor, and then later he boasts of his success to others. The buyer is acting and appears to be lying. Imagine what the seller later thinks of a buyer who switches from belittling the product to praising it. Such a two-faced buyer should consider the message in Proverbs 19:1.

Classic Comments

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The Keil & Delitzsch Commentary (1866) states:

It is customary for the buyer to undervalue what he seeks to purchase, to obtain it as cheaply as possible. Afterwards he boasts that he has bought that which is good, and yet so cheaply. That is an every-day experience; but the proverb indirectly warns against conventional lying and shows that one should not be startled and deceived thereby.

In his Concise Commentary (1706), Matthew Henry writes of this text:

They not only cheapen carelessly, as if they had no need, no mind for the commodity, when perhaps they cannot go without it (there may be prudence in that), but they vilify and run down that which yet they know to be of value.... This is the common way of dealing.... whereas the bargain would be made just as well if both buyer and seller would be modest and speak as they think...

What pride and pleasure men take in a good bargain... when the buyer has beaten down the seller, who was content to lower his price rather than lose a customer (as many poor tradesmen are forced to do—small profit is better than none), then he goes his way and boasts what excellent goods he got at his own price... Perhaps he knew the worth of the good better than the seller himself did and knows how to get a great deal by them.

See how apt men are to be pleased with their gettings and proud of their tricks; whereas a fraud and a lie are what a man ought to be ashamed of, though he have gained ever so much by them... What arts men use to get a good bargain and to buy cheap.

Noble Negotiation

It may not be illegal to badmouth a product to get a lower price, but is it honourable negotiating? Is it the best way to make a purchase or a kind of dishonesty? Sellers often anticipate superficial, hostile scrutiny of their products, and many of the supposed complaints are, indeed, merely cosmetic and superficial. When a product doesn't look good, finding fault and demanding a lower price is easy. I've done it often—sometimes to my shame. A shiny appearance makes haggling more difficult, so billions of dollars are wasted to make products and services look

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good, instead of be good.

Car Purchases

As our family grew from four to five children, I bought a used GMC Suburban from a dealer. I made a list of all of its faults; from scratches and small dents, to squeaky brakes and faded upholstery. Then I made a written offer—very low... and waited. For a few days nothing happened, and then I received a call from a salesman, saying he'd consider the offer. We exchanged faxes and calls about fixing or ignoring some of the truck's flaws and eventually agreed on a price—with no lack of respect on either side, I hope.

Haggling



In many cultures, commercial negotiation is almost a sport and a necessity. Who has the most information about the product and competitive pricing? Can its true value be assessed independently? Does the market offer a similar product elsewhere? And... who is best at arguing? So the big question is: How do buyers get the lowest price, and sellers get the highest price, without butchering the truth?

First, we must remember that the lowest price isn't always the best price. Fair business practices establish a win-win transaction, where both seller and buyer are satisfied. It has been said, and often, that "Beauty is in the eye of the beholder." A painting or an old book may be worthless to one person, but to another? Precious. Sometimes value is subjective and variable. Sometimes market prices are undetermined. And sometimes market prices are pretty clear-cut.

Calling a challenging buyer greedy is wrong, because there's nothing wrong with simply trying to get the best price. But should Christians haggle without restraint?

Shopping Is Work

Haggling is often saturated with half-truths. Just as buyers minimize a product's virtues, sellers maximize them. As the ancient Latin proverb put it: Caveat emptor—buyer beware. So, purchases take work. Sometimes the market for a specific item is small or unknown, and the seller is anxious to let something go. There are some who enjoy the haggling itself. But the best

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price is a win-win, when both buyer and seller are satisfied—now and later. Ideally, they should be able to meet each other, long after the transaction, with no hard feelings or regrets.

America's Best Retailer

One of the greatest retailers was John Wanamaker, almost the inventor of the modern department store, who made many innovations like price tags, money-back guarantees, newspaper ads, and in-store restaurants. He was a leader in offering his employees benefits like paid vacations, health care, life insurance, and pensions. When Wanamaker died in 1922, his pallbearers included the Governor of Pennsylvania, the mayors of Philadelphia and New York, the Chief Justice of the US Supreme Court, and inventor Thomas Edison.

I believe that business schools in North America, wishing to strengthen the ethics of their graduates, should offer courses on the life and innovations of John Wanamaker. Wanamaker's invention of the price tag was an enormous innovation in retailing, sparing everybody the time wasted in useless haggling.

The Question



What is the best way to bargain?

- Respect the vendor;
- Be honest, but not naive or ill-informed;
- Beware of greed and dishonesty-they ruin the marketplace;
- Be friendly, praising whatever you can, without paying more than necessary;
- Don't take advantage of a desperate seller-their desperation may be serious;
- Combine the purchase with other business, if possible;
- Be informed about the competition and alternatives;
- If appropriate, offer repeat business: Customer loyalty is appreciated; and
- Remember the seller is a child of God and more important than his wares.



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OUR CREATOR, REDEEMER, AND FRIEND

Jesus negotiated. He was not a frequent shopper, but He made the biggest purchase of all time. Before this greatest purchase of our salvation, Jesus asked His Father if there was some other way (Matthew 26:39)—some way less expensive way to redeem sinners. The Father's silence meant No, but He did send an angel to strengthen Jesus (Luke 22:43).

Even Jesus' dying words had commercial overtones—paid in full. The Greek word normally translated as "finished" (John 19:30) was also used as a stamp on commercial documents, meaning "the debt fully discharged."

After Jesus completed His purchase, He rejoiced (Zephaniah 3:17). His bride, the Church, was purchased with His blood—the highest price anyone could possibly pay. In an excruciating execution, motivated by love (Romans 5:8), the totally innocent One gave His life in exchange for the entire human race (1 John 2:2). The freedom He purchased is available to anybody who wants it, but it's taken only by those who humbly admit they're sinners and repent of their sins (Luke 5:32). They are the ones that God the Father gives to the Son (John 6:37,43-47).

APPLICATION

- Memorize the text in your favourite Bible translation and think about it often.
- Use honourable ways of negotiating to get the best price but also not to gouge the other party.
- Study the retailing techniques of John Wanamaker (1838-1922).
- Don't manipulate the facts just to get more money; it's not worth it.

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



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KEY WORDS

honesty, more assets (quantity), price, business, win-win, negotiation, bf spending

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.

