

How do you help a neighbour in financial trouble? (6:1-5)

My son, if you have become surety [put up security - ESV] for your neighbor, have given a pledge for a stranger, if you have been snared with the words of your mouth, have been caught with the words of your mouth, do this then, my son, and deliver yourself; since you have come into the hand of your neighbor, go, humble yourself, and importune your neighbor. Give no sleep to your eyes, nor slumber to your eyelids; deliver yourself like a gazelle from the hunter's hand and like a bird from the hand of the fowler.

THE TEXT (NASB)

My son, if you have become surety [put up security - ESV] for your neighbor, have given a pledge for a stranger, if you have been snared with the words of your mouth, have been caught with the words of your mouth, do this then, my son, and deliver yourself; since you have come into the hand of your neighbor, go, humble yourself, and importune your neighbor. Give no sleep to your eyes, nor slumber to your eyelids; deliver yourself like a gazelle from the hunter's hand and like a bird from the hand of the fowler.

My son, if thou be surety for thy friend, if, thou hast stricken thy hand with a stranger, Thou art snared with the words of thy mouth, thou art taken with the words of thy mouth. Do this now, my son, and deliver thyself, when thou art come into the hand of thy friend; go, humble thyself, and make sure thy friend. Give not sleep to thine eyes, nor slumber to thine eyelids. Deliver thyself as a roe from the hand of the hunter, and as a bird from the hand of the fowler. KJV - Proverbs 6:1

INTRODUCTION



Be very careful when making financial commitments to neighbours or friends. Mix generosity with Wisdom. Do not underwrite or co-sign someone else's debt. Help them in other ways. Financial chains destroy friendships.

My dad used to say “Gute Freundschaft—schtrengte Rechnung.” Loosely translated from the German: “Keep close accounts with your friends, and you will keep close friendships.”

Yet, our greatest teacher and example ignored this warning—why?



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COMMENTARY

A Specific Warning



This text does not warn against the dangers of any and all personal debts. It really warns against assuming financial responsibility for a friend. The first words nail the problem: underwriting the finances of another. Make sure you do not inadvertently give others control over your own financial security. Why? Isn't your friend trustworthy? Only to a point.

Your Word—Your Bond

First note: The option of breaking our promise to help is not even raised. Maybe the promise to act as guarantor was made in public, so backing out would be embarrassing. Yet, even if the promise was made in private, "one's word is one's bond." It's more important to honour the promise and the lose money, than keep the money and lose our integrity. We won't consider breaking our word. Our word is more important than wealth. So what does that say about giving our word?

Surety (Also see Proverbs 22:26)

The Hebrew word for surety, עֶרֶב (ʿā·răḇ, pronounced "ah-rav"), is the source of the English legal term "arra," money or other valuables given as evidence a contract; a pledge or earnest (Webster's). The Bible first uses the word in Genesis 38:17, when Judah gave his signet ring, cord, and staff as a pledge to a supposed prostitute, as a pledge for his future payment for her services. In reality, the prostitute was Tamar, the widow of his dead son, who was despairing of her future. While ignoring the nasty purpose of the deposit, Judah's pledge cost him much more than a young goat, the going rate for sexual services. Tamar had forced Judah to take her as another wife.

Pledge



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Dr. Rick Love of Ambrose University says that the Hebrew word for pledge, תַּקַּע (tā•qǎ), pronounced “tah-qa”), often refers to a sudden, forceful movement, as in the pitching of a tent (the Bible’s first use at Genesis 31:25), the blowing of a trumpet (Numbers 10:3-7), or the striking together of hands (Job 17:3, Proverbs 11:15). That last use signifies pledging oneself as collateral in a business deal (TWOT, Moody 1980). It served the same function as our handshake or our legal signature.

Neighbour and Stranger

The Hebrew word for neighbour, רֵעַ (rēa), pronounced “rey-a”), seen three times here, is also translated “friend” (KJV). It indicates any companion, anyone from a familiar friend to a partner to a chance acquaintance. It’s the term quoted by Christ from the Old Testament, “You shall love your neighbor as yourself,” Leviticus 19:18. It is not used for the deep friendship between David and Jonathan, nor does it refer to family ties.

The Hebrew word for stranger, זָר (zār, pronounced “zahr”), used once here, is translated as foreigner or even alien. It describes someone not related and not familiar, someone unknown. It may sometimes refer to casual acquaintances.

Friendships Can Flex



In its full context, Proverbs 6:1-5, “neighbour” is used three times and “stranger” is used once.



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So, I believe the writer is thereby warning us that those we consider friends, close enough to underwrite financially, may not be as close as we think. Unexpected debts have a way of destroying friendships.

The financial guarantee described in this text is ratified with a handshake (striking hands), a promise, and verbal agreement. Note the word “if” appears only once in the original Hebrew, in verse one. The NASB and KJV show the word “if” in italics in verse two, indicating it’s not in the Hebrew.

Rewording the Text

The Keil and Delitzsch Commentary (1787 K&D) uses the word “if” only once:

My son, if thou has become surety for thy friend, and hast giveth hand to another, then thou art bound by thy word, held by thy promise. Ye do what I say to thee, my son; Be at pains as soon as thou canst to get free, otherwise thou are in the power of thy friend; shun no trouble, be urgent with thy friend.

So this may be paraphrased:

My son, if you have become a personal financial guarantor for a friend, having shaken on it and given him your word, then you are in financial danger. You don’t realize what you’ve really done! You’ve obligated yourself to a veritable stranger. He is not family. Get out of your commitment right away! Don’t rest until you get out of your predicament. Danger requires quick action. Those who want their money back will pursue you like hunters after their prey.

No Sleeping Now

This is no time to relax: If you are financially entangled as a guarantor you must act quickly. So, I like the Jewish Publication Society’s new (1985) Translation of The Holy Scriptures, TANAKH, paraphrase: “Do this, then, my son, to extricate yourself, for you have come into the power of your fellow: Go grovel—and badger your fellow.”

No Limited Liability



Many cultures do not recognize limited personal liability. If the



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borrower did not pay back as agreed, the lender can go after all the personal assets, including (in some cases) selling family members into slavery. So what's the danger? What's wrong with guaranteeing another's loan, especially if that person is a good friend caught in a financial bind and could use our help? Here's the problem: The friend you are guaranteeing might not pay their debt and might leave it with you.

Classic Comments

Adam Clarke's *Commentary on the Bible* explains:

If you have pledged yourself on behalf of another, you take the [financial] burden off him and place it on your own shoulders. When he knows that he has someone to stand between him and the demand of law and justice, he will feel little responsibility. His spirit of exertion will become crippled. He will become apathetic or demonstrate listlessness toward the obligation. His own character [reputation] will suffer little, his property nothing, for his friend bears the entire burden. Furthermore, lest the restoration of the pledge should be required, he will avoid both the sight and presence of his friend.

So Clarke concludes: "Give freely whatever you can afford, but, except for extreme cases, *be surety* for no man."

Albert Barnes' *Notes on the Bible* includes important background to this text:

In the warnings against this suretyship ... we may trace the influence of contact with the Phoenicians. The merchants of Tyre and Sidon seem to have discovered the value of credit... A man might obtain goods, or escape the pressure of a creditor ... or obtain a loan on more favorable terms, by finding security. To give such security might be one of the kindest offices which one friend could render to another.

But there are dangers.

Character Improvement Through a Cash Crunch



God allows some of us to go through a financial shortage as part of our character training. Then along comes a well-meaning friend, offering to help us get over the hump. This can often be a mistake, though not always. Every situation is unique, but financial



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squeezes teach us to be better managers. A well-intentioned loan is not necessarily wise. The text doesn't forbid charity, but assuming others' debts.

Even popular financial advisors advise against lending among family members. Liz Pulliam Weston, for example, says:

Intrafamily loans can lead to trashed relationships, shattered finances and even trouble with the IRS. People who've lent money to family members often complain about ingratitude, missed payments, and strained holiday dinners. Even the borrowers grumble, especially when their benefactors start quizzing them about their spending.

What family needs that sort of stress?

The Five C's of Credit

Professional creditors evaluate prospective borrowers with five criteria, "the Five Cs" of credit:

- Capacity: How do the borrowers plan to repay a loan? What do their repayment history show?
- Capital: What is the borrowers' net worth? How much of their personal wealth is committed?
- Collateral: If they default on the debt, what assets are securing the loan?
- Conditions: What are the current economic conditions of the industry and the borrowers?
- Character: Can the borrowers be trusted? Do they demonstrate integrity?

All criteria are not equally weighted. One weak area could offset all other strengths.

Credit Reduces Freedom



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Someone who offers himself as surety or guarantees a friend's loan is really becoming collateral for the loan and takes on his shoulders the weight of "the other four Cs." If any of the other "four Cs" break, the guarantor suffers. He may be assuming something about the unknown or contingent liabilities. He is certainly giving up his personal freedom.

I believe the widespread use of credit—especially credit cards and home equity loans—has created an unhealthy interdependence among all consumers. Those who pay cash up front now pay more, since they carry the cost of other peoples' bad credit. So, if you pay cash, try to negotiate a 1-to-3 per cent discount.

OUR CREATOR, REDEEMER, AND FRIEND

Jesus ignored this warning.

We owed a debt we could not pay, our sin debt. He paid a debt he did not owe. He became surety for us. It cost him his life, but the debt was paid in full. Jesus said in John 8:51: "Truly, truly, I say to you, he who keeps my word will never see death."

Imagine having your most costly debt paid in full by another. What do you think of someone who would do this for you?

APPLICATION

- Memorize the text in your favourite Bible translation and think about it often.
- Extricate yourself from any and all commitments to guarantee another's loan.
- Avoid business partnerships, especially those that are not limited partnerships.
- Keep your financial affairs as simple as possible. Fight for freedom and simplicity.

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



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KEY WORDS

guarantor, collateral, credit, debt, less assets (quantity), liability, naive, neighbor, net worth, partnerships, guarantee, security, sleep, stranger, wisdom, bf sharing

ILLUSTRATION

Who is Prudent Pauline?



Prudent Pauline is a planner. She looks before she leaps, she thinks before she speaks. Her favourite mottos are: "Haste makes waste," "brains over brawn," and "don't jump to conclusions."

When Pauline first heard that famous maxim: "The journey of a thousand miles begins with the first step," she said NO! It begins with a good map. The map must be studied and the best route plotted. Consider road conditions, terrain, rest stops, refuelling, hostile territory, expected weather, travelling companions, clothing, supplies, and many more factors, including (if necessary) a guide.

She has studied the wisdom of Solomon and even helped teach him a thing or two. Solomon wrote these words about 3,000 years ago in honour of Prudent Pauline. "Whatever your hand finds to do (no matter what you are doing) do it with all your might (give it your full ability and energy) for there is no activity or planning or wisdom after you die—it will be too late." Pauline says, "First comes wisdom, then comes planning (her favourite activity), and then comes activity."

Pauline makes the time to do tax planning. She does a work plan every day. She uses a day



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timer or planner to assign priorities to her activities. She and Diligent Daniel are an incredible pair. Pauline does all her homework before she starts an activity.

