

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

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

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.

Money and sex combine into a dangerous and powerful concoction.

Moral indiscretion leads to financial pain—guaranteed!



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COMMENTARY

The text is almost identical to Proverbs 20:16 except for the replacement of *foreigners* with **an adulterous woman**. In studying the text we will deal only with the second half since the first half is analyzed in the question: [When does extended credit become radioactive?](#)

Textual and Translation Differences

The second part of the text is translated differently with some translators rendering the Hebrew as *a foreigner* and others as *an adulterous woman*. I believe the English Standard Version (ESV) gets the best sense of the text: "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."

Translation: *adulterous woman*



The Hebrew word for an *adulterous woman*, נכריה (n?•?eriy•y?h, pronounced "nah-krī-yah"), is worth noting. In Proverbs, n?•?eriy•y?h is often used for a wayward woman or an adulteress. It carries with it the idea of an unknown, strange, foreign, non-Israelite person. Some versions even translate it as alien. What? Someone from Jupiter? Yet we should not press the idea of "outsider" too far. It implies that financial bondage comes from a woman (or a man) who lives far away. This might be the case, but most cases of adultery occur with friends or neighbours. Proverbs 5:20 and 6:24 connect this same word, n?•?eriy•y?h, 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

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.

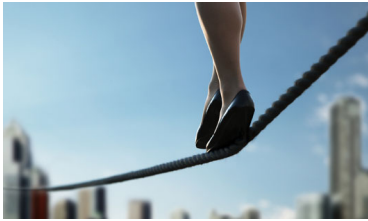


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When it comes to adultery, God's law shows no favoritism toward male or female; both are treated the same. Thus by underwriting the financial condition of an unrepentant adulterer or adulteress, you are in effect, giving your money to the walking dead.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

Walk the Line



It's a question of inappropriate intimacy. The marriage bed is reserved for one man and one woman to the exclusion of all others. Everyone else is persona-non-Grata, an intruder. No trespassing. That's the way God sees it and wants it. Johnny Cash popularized the song [Walk the Line](#) in recognition of how marvelous marriage can be and should be. Exclusive! Those who think otherwise, will face personal consequences including with their 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?](#)

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 would have preferred, but neither did He excuse her actions and say, "Oh that's not so bad. It's very common. Everyone has problems."

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



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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.

