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Avoid Foolish Financial Entanglements

6: 1-5

A proverb is a short and memorable saying designed to be our blueprint for living in the world that ADONAI has created. It is important to note that proverbs are not promises; they are generally true principles, all other things being equal.

This is **the father's ninth teaching** (to see link click [Aj](#) - **Proverbs for the Youth**). In **6:1-19**, **Solomon** gives us **wisdom** about three types of **foolish men: the security (6:1-5), the sluggard (6:6-11), and the troublemaker (6:12-19)**. Though the first of these teachings is addressed to **the son**, all lack **the father's** typical introductory necessity to listen to **his wisdom**. Neither **the sluggard** nor **the troublemaker** is thought to be **a son (4:3)**. Thus, the address to the son stands in contrast to the addresses to **the sluggard** of the second teaching, and the third teaching of **the troublemaker** lacks any addressee. Whereas **the surety** and **the sluggard** harm **themselves**, **the troublemaker** harms others. The connections between **the promiscuous woman** of **Chapter 5** and three types of **foolish men** of **6:1-19** show that **the father's** teachings have been arranged consciously and skillfully.¹³⁵ **Proverbs 6:1-35** is a list of various traps to which **the foolish** and **wicked** are prone. **Solomon** warns us to avoid them at all costs. One trap is financial entanglements.



The last chapter ended with the statement: Those who are unfaithful will die from lack of self-control; they will be lost because of their great foolishness (5:23 Hebrew). Now Solomon proceeds to deal with some common examples of foolishness to which those who lack experience of life are prone. My son, if you have put up security for a neighbor's debt or agreed to guarantee the debt of a stranger (6:1 NLT). In the first part of **the verse, the neighbor** refers to someone nearby and on occasion can also be translated as friend. The second part of **the verse** refers to **a stranger**. This is the masculine form (Hebrew: *zar*) of the word that was also used to refer to the **adulterous woman** (Hebrew: *zarah*) in **5:20** and elsewhere. The use of **neighbor** in the first part of **verse 1** and stranger in the second part of **the verse** functions as a merism (a figure of speech that refers to a whole by listing its parts or contrasting extremes), essentially implying *everyone*. In other words, the following verses apply to those who have **put up security** for *anyone*.¹³⁶

To **“put up security”** was an ancient form of a contract, and usually involved exchanging or offering as collateral some material possession. As **Judah** offered to become **security** for **Benjamin**, but with **his own person (Genesis 43:9)**. To **put up security for a friend's debt or agree to guarantee the debt of another** would likely be to offer collateral for someone else's loan. It's putting yourself up as collateral. It's underwriting someone else's speculative risk. It is getting into a partnership when your partner's default can bring you down. **God** is saying in **verses 1** and **2**, “If you've done this, you're not in danger of becoming ensnared, you're already ensnared.”¹³⁷

Today, this would be analogous to cosigning for a loan. **Isra'el's** sages urge that the theme of **6:1-19** is not to discourage people from lending money or performing acts of loving-kindness. Lending was intended as a means of helping a fellow **Israelite**, not as a money-making transaction as it is today. No interest was to be charged from a fellow **Israelite** (see **Leviticus Et - The Poor and Interest**). Interest could be applied to a loan to non-Israelites, but even then, an unreasonably high interest rate was illegal. Exorbitant interest often resulted in injustice (**2 Kings 4:1; Neh 5:1-11**) which the Torah sought to prevent. The warning of **6:1** is not so much against borrowing or lending but against being held accountable for another person's high-interest loan. Putting up **security** is referred to frequently in **Proverbs 11:15, 17:18, 20:16, 22:26-27, 27:13**).¹³⁸

This consequence of this teaching is especially painful for my family. In 1927 my grandfather **foolishly** cosigned a loan to enable a relative to buy a farm. But in 1929 the stock market crashed and America entered the Great Depression. My grandfather couldn't pay the bank for the loan that he cosigned and lost the thousand-acre farm that had been in our family for 110 years, the land deed being signed by President James Monroe. My grandparents and my mother, a child at the time, were economically ruined as a result.

Here is one of the quite practical counsels of **Proverbs**. **If you have trapped yourself by your agreement and are caught by what you have said, follow my advice and save yourself, for you have placed yourself at your friend's mercy. Now swallow your pride, go and beg to have your name erased. Don't put it off; do it at once! Don't rest**, even if **you** have to lose some sleep, **until you do (6:2-4 NLT)**. In a phrase, **the son** should do whatever it takes to get out of the loan. If you are in a credit arrangement holding you hostage, you must get free. Take back your own responsibility for your life! Or if you have asked someone else to do this for you, you need to set *him* free, do it yourself. Just as a **gazelle** or a **bird**, if trapped, would immediately begin struggling for its life, so a person snared by a foolish debt agreement should frantically fight to get free. **Save yourself like a gazelle escaping from a hunter, like a bird fleeing from a net (6:5 NLT)**.

Here is the Good News for every one of us. In the book of **Job**, that suffering believer says to **ADONAI**, **"Be my security . . . for who else will pledge himself for me (Job 17:3)?** In other words, **"God**, I am a bad risk. I need you to do for me what I wouldn't do for someone like me. I need you to cover all my debts, past, present, and future." At the cross **Yeshua** not only wrote, **"Paid in full"**

across the record of our debts, **He** also tore up the ledger in which our debts could be written afterward, saying: **This He set aside, nailing it to the cross (Colossians 2:14)**. If you are **in Messiah**, you are free and clear with **God** forever.¹³⁹

Before we dive into whether or not **Yeshua** would go broke trying to run a business today, we need to take a closer look at the book of **Proverbs** and the teachings of **Yeshua**. Is it possible to reconcile the differences in **their** messages (see [Da - Sayings About Wealth](#)).¹⁴⁰

*Dear heavenly **Father**, praise **You** for so wisely and willingly giving the gift (**Romans 5:17**) of the riches of **Your grace** to make all who believe in **Messiah** as their **Lord** and **Savior**. **In Him we have redemption through His blood - the removal of trespasses - in keeping with the richness of His grace that He lavished on us. In all wisdom and insight (Ephesians 1:7-8)**. Earthly riches will fade away and be gone, but heavenly blessings are a wealth that lasts for all eternity! How much wiser it is to live with a focus on our heavenly home than to store up money on earth that will soon be gone. **But seek first the kingdom of God and His righteousness, and all these things shall be added to you (Matthew 6:33)**. How wonderful to have eternal riches of **every spiritual blessing** given to those who have faith/trust/believe in **Messiah**. **Blessed be the God and Father of our Lord Yeshua the Messiah, who has blessed us with every spiritual blessing in the heavenly places in Messiah (Ephesians 1:3)**. Thank **You** for spending such great riches. **Yeshua answered and said to him: If anyone loves Me, he will keep My word. My Father will love him, and We will come to him and make Our dwelling with him (John 14:23)**. In **Yeshua Messiah's** holy **Name**. Amen*