

Scene of Financial Foolishness

Proverbs 6:1-5

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Introduction

Solomon wrote and gathered all of Proverbs. The theme of Proverbs is wisdom, the skill of living a life in the fear of the Lord. It is against this backdrop that Solomon always points back to whenever he writes down a proverb or discourse.

In **chapter 6**, it seems that Solomon is randomly talking about different things. At first glance, it does not seem like any of the subjects flow together. The reason we might think that is that there are no transitions between the points. However, when we look at what Solomon is saying closely, we see that these subjects do flow together. How?

Verses	Topic	Addressed to whom?
1-5	Self as security for someone else	My son
6-11	Sluggard	Sluggard
12-15	Slamming another person	?
16-19	Seven things God hates	?
20-35	Shunning Adultery	My son

What we see here are actually 4 scenes of progressively worse situations and individuals. Solomon is using the scenes to connect a theme. In scene 1 in **verses 1-5**, Solomon tells his son a situation that could happen. It is a situation where his son agrees himself to be a guarantee for another person, and he suddenly finds himself that he has to pay back the loan. From there, Solomon talks to the sluggard who is making bad decisions in every area of his life. In the first scene, the situation is bad, but the second one is worse. In both situations, Solomon is addressing both people because despite their bad situations, they can change.

However, by the third scene, the situation is much worse. Solomon doesn't even talk to the man. He talks about him. This person is so wicked and so worthless that he is hurting people. When he hurts people, he is antagonizing YHWH. **Verses 12-19** is actually one scene, with **verse 15** as the hinge between the two thoughts. Finally, Solomon warns his son of the worst situation—adultery.

What is the point? Again, the theme is wisdom, the skill of living a life in fear of YHWH. What is interesting is that YHWH is only mentioned once in this chapter—in **verse 16**. This is important because what Solomon does not say is equally important to what Solomon does say. What Solomon is saying is that there are spiritual progressions from bad to the point of no return. He warns us not to go down that path. Solomon is actually having us to think about YHWH and living in fear of Him.

We will analyze each scene and see the spiritual progression of each situation and step back and see the overall picture that God wants us to see.

I. The Scene (1-5)

- The situation (1-2)
 - Security
 - Literally—guaranteed debt (English word—surety)
 - What is it?
 - Think of it as “co-signer” to a loan (modern day equivalent)

- Person A wants a car
- In order to buy the car, A must take out a loan
- The bank says that A's credit is not good enough for them to approve the loan
- A asks person B to co-sign a loan because B's credit is excellent
- So B co-signs a loan so that A would be able to get a car
- Old Testament methods
 - A person can guarantee himself for another
 - Usually uses house, land, or other properties as a guarantee
 - Have witnesses of the transaction
 - Struck hand (like a handshake) seals the transaction
- The foolishness
 - It is not foolish to help a friend or poor

Deuteronomy 15:7-8 *If there is a poor man among your brothers in any of the towns of the land that the LORD your God is giving you, do not be hardhearted or tightfisted toward your poor brother. 8 Rather be openhanded and freely lend him whatever he needs.*

Proverbs 14:31 *He who oppresses the poor shows contempt for their Maker, but whoever is kind to the needy honors God.*

- What is foolish is guaranteeing that you pay off another's debt if that person is unable to pay
- What happens in **verse 2**—something catastrophic has happened
- Unable to pay back the whole amount
- Solomon says that this is foolishness because you are gambling your family's future

Proverbs 11:15 *He who puts up security for another will surely suffer, but whoever refuses to strike hands in pledge is safe.*

Proverbs 22:26-27 *Do not be a man who strikes hands in pledge or puts up security for debts; 27 if you lack the means to pay, your very bed will be snatched from under you.*

- What to do (3-5)
 - Free yourself from debt
 - Humble yourself before the debtor
 - Plea as hard as you can for the person to release you from debt
 - Be aggressive in your pleading
 - Like a wild animal caught, frantically trying to shake itself loose
 - Why? Your family's livelihood is at stake
 - Urgency—do not stop or sleep through it or resign yourself
 - Do whatever it takes to get yourself out of debt

II. Behind the Scene

- What Solomon says
 - Do whatever you can to get out of the guaranteed debt
 - In relation to people

- What Solomon does not say
 - This is a bad idea
 - NKJV better translation

Proverbs 6:2 *You are snared by the words of your mouth; you are taken by the words of your mouth.*
 - By the words of your mouth, twice
 - You are ensnared and trapped by what you say
 - It is all on you and only you
 - Nobody forced you to do this
 - This was a dumb choice, gambling your family's fortunes on that
 - In relation to YHWH
 - When you make a vow, you are responsible for doing what you say you would do
 - If you promised to pay that person back, then you must do whatever it takes to get that taken care of
 - God expects us to do this

Numbers 30:2 *When a man makes a vow to the LORD or takes an oath to obligate himself by a pledge, he must not break his word but must do everything he said.*

Deuteronomy 23:21-23 *If you make a vow to the LORD your God, do not be slow to pay it, for the LORD your God will certainly demand it of you and you will be guilty of sin. 22 But if you refrain from making a vow, you will not be guilty. 23 Whatever your lips utter you must be sure to do, because you made your vow freely to the LORD your God with your own mouth.*

Matthew 5:37 *Simply let your 'Yes' be 'Yes,' and your 'No,' 'No'; anything beyond this comes from the evil one.*
- The lesson
 - Whenever you make promises, keep them
 - If you borrowed money from someone, you are promising to pay back—do it
 - Whenever you promise to do something, you are in fact making that same promise to God

III. Beyond the Scene

- The Law
 - For Solomon
 - The law demands perfection
 - People cannot meet the Law's demands

Job 17:1-3 *My spirit is broken, my days are cut short, the grave awaits me. 2 Surely mockers surround me; my eyes must dwell on their hostility. 3 Give me, O God, the pledge You demand. Who else will put up security for me?*

Psalms 119:122a *Be surety for Your servant for good.*
 - His friends wouldn't promise security for him

- Even if they could, they couldn't
 - Rather they stood by condemning him as a criminal
- It Is God alone who can clear up a saint's integrity
- Or establish a sinner's righteousness before Himself
- For us
 - We are faced with the same question

Romans 3:23 for all have sinned and fall short of the glory of God,

Romans 6:23a For the wages of sin is death.

- Who will step in and pay off the infinite debt we owe God?
 - Can we pay it off through good deeds and rituals?
 - Can animal sacrifices pay it off?
 - None of these things will help
- The Guarantee for us
 - We need someone who can pay the infinite debt
 - That someone has to live a perfect and sinless life and step in for us to pay the debt
 - Christ Jesus is our guarantee!

Hebrews 7:22 Because of this oath, Jesus has become the guarantee of a better covenant.

- How much of our debt is paid off in Christ?

Colossians 2:14-15 having canceled the written code, with its regulations, that was against us and that stood opposed to us; He took it away, nailing it to the cross. **15** And having disarmed the powers and authorities, He made a public spectacle of them, triumphing over them by the cross.