

Proverbs 6:1-19

Everyday Wisdom: Loans, Laziness, & God's Heart

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Loans (Prov 6:1-5)

As I studied today's passage, **Proverbs 6:1-19**, I realized it can feel a bit **disjointed**. Last week we looked at Proverbs 5, the second half of chapter 6, and chapter 7, all of which was about **adultery**. And here in chapter 6 we encounter **loans**, **laziness**, and what **God hates**. It feels **out of place**. Trying to **force** them into one **common theme** felt a bit like trying to fit a **square block** through a **circle** or a **triangle**. So instead of doing that we're breaking today's passage up into **three smaller messages**, giving us a chance to reflect on each one a little more **individually**.

Now this **doesn't mean** that the author **Solomon** made a **mistake** or these Proverbs are in the **wrong place**. Solomon put them here for a **reason**, but it can be **challenging** to understand why. **Bernie** and I are both writing sermons on Proverbs, he in **Worcester** and me here. And we're both listening to **Dr. Bruce Waltke's lectures on Proverbs** from **BiblicalTraining.org**. One of the things Dr. Bruce Waltke did was help **translate** the book of Proverbs into the **New International Version** of the Bible, the **NIV**. So he knows his stuff.

He thinks that just like **adultery** can lead to **financial loss** these topics in the first half of chapter six (loans and laziness) can also lead to financial loss (and I think **spiritual loss** as well).¹ So Solomon put them here "**by way of association**."² He's saying not to commit adultery, because that can **ruin you**, but also don't give out a loan or be lazy because that can ruin you as well. Now before we jump into our passage let me *pray*.

Heavenly Father, help us to understand what you have to say in all three sections of Proverbs 6:1-19 today. As we look at our first topic of loans it seems like they could be something that trap us and ensnare us and we know that you are a God of freedom. Would you grant freedom to our minds and hearts to hear and apply your Word today. Grant us a greater love for you. Amen.

Our first three verses talk about **obligation** and **risk**. They warn us **not** to enable someone else's **debt**.

Proverbs 6:1-3

- 1 My son, if you have put up security for your neighbor,
if you have shaken hands in pledge for a stranger,
- 2 you have been trapped by what you said,
ensnared by the words of your mouth.
- 3 So do this, my son, to free yourself,
since you have fallen into your neighbor's hands:
Go—to the point of exhaustion—
and give your neighbor no rest! (NIV)

The argument is **simple**. If you have **backed** or **guaranteed** someone else's **debt**, a **friend**, **neighbor**, or **stranger**, **get out!**³ **Backing** a loan means that you pledge that if they don't **repay** it on time you will **pay for them**. Maybe some of us have done this. We've helped a **family member** purchase a **car** or **house** by **co-signing** their loan or we've guaranteed debt as part of a **business opportunity**. Either way you've put up something valuable like your **house** for **collateral**. So if they don't pay the **bank** has the right to **take it**.

By putting ourselves at **risk** we have **caught ourselves** like a wild **animal** in a **trap** and we should do everything we can to **get free**. Go to the one who wrote the loan, the bank or car-dealership or whoever else, and **negotiate** with them to let you out of the **contract**. **Why get out of guaranteeing their debt?**

1. Your reputation is on the line.

Notice the second half of verse one, "...if you have **shaken hands** in pledge for a stranger..." Why do we shake hands? For the same reason they shook hands. It's an **agreement** based on **mutual trust**. I've bought and sold some items on **Craigslist** and **Facebook Marketplace** and I often find that people want to shake hands. Although co-signing for someone else's loan might feel like just an act of **paperwork** we are actually putting our **name** on the line for someone else. If that person doesn't pay our reputations are hurt.

Dr. Waltke told the story of **co-signing** a loan for a **young woman** who wanted to purchase a **car**. He co-signed but later found out she didn't know that you have to **make payments**. Her not making payments **wrecked his credit score**. It impacted his financial reputation.

Now I do want to add **that** we can put this Proverb into practice in ways that have **nothing to do** with a loan. If you're putting your **name** or **reputation** on the line for anyone, **vouching** for someone to get a **job**, supplying a **reference**, or anything like that, **proceed with caution**. Today we assume that if someone **asks** us for a reference we have to give it, but we don't. **Why** do our reputations matter? As Christians we **represent Christ** in everything we do. So really, **his reputation** is on the line. Why else?

2. God repeats himself.

Proverbs is the **Word of God**. That means **God himself** is serious about this rule, so serious he **repeats** himself **five more times** in the book of Proverbs about not putting up security for a neighbor or stranger.

Proverbs 22:26-27

26 Do not be one who shakes 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. (NIV) (Proverbs 11:15; 17:18; 20:16; 27:13)

What's the **reason** here? You shouldn't put anything **at risk** that you **can't afford to lose**. So if you can't afford to lose the **money** or your own **car** or **home** or **business** then stay away. You also don't want to lose the **relationship** with your **family member** or **friend** if they can't pay and default. **Money** can quickly become an **obstacle to loving others** like God calls us to do. *God repeats himself.*

3. Proverbs are weighty principles.

Remember that **Proverbs are principles**, not **absolutes**. That means that although this is the **standard** you **might** be able to **make a case for offering collateral** for someone else's loan in a **specific situation or circumstance** after much **prayer** and **discernment**. One **author** I read said the only reason you would **back a stranger's loan** is if you were trying to **make** money off of them, kind of like **gambling**. So this passage **might not be prohibiting** all types of **pledges**, but **risky** or **greedy investments on someone else's debt**. Now our verse doesn't name family members but neighbors or strangers, so you could make a case that in certain circumstances guaranteeing a family-member's debt is acceptable. But even if that's the case I think it's **fair** to say that Proverbs **warns** against guaranteeing someone else's debt, no matter the situation. So if you've **already co-signed** for a business opportunity, or a family member, or you're **thinking about** doing this or **something similar**, **really pray** about it. I don't think it's **necessarily** a **sin** to co-sign someone's debt, but it is a **matter of wisdom**, and it could **become a sin** if done so **foolishly** or because of **greed**. *Proverbs are weighty principles* that we shouldn't ignore or **bypass** easily.

4. God provides other ways to help those in need.

Within **Israel** the people were allowed to give **interest-free loans** to each other (Exod 22:25). They could only charge interest on loans made to **foreigners** outside of the **covenant community**, not to each other (Deut 23:20). In the **New Testament Jesus** actually says to lend to **anyone** who wants to borrow from you, even your **enemies** (Matt 5:42; Luke 6:35). But again, you should only loan the money if you can afford to **lose** the money. And another option God provides is for us to simply **give our money** as a **gift** to those in **need**. *God provides other ways to help those in need.*

The **Bible** has a lot to say about money, even **lending** and **co-signing**. But it's **all centered** around **loving our neighbor well**. We don't want anything to **prevent** us from loving others the way God intends, **freely** and **wholeheartedly**, just like **God loves us**. *Let's continue in worship.*

Laziness (Prov 6:6-11)

Our next section is a warning not to be lazy because laziness leads to **financial ruin**. Solomon drew some of his wisdom from what he saw in **nature**. He tells the **sluggard**, someone who is **lazy like a slug**, to consider the **hard-working ant**. To be **fair** I don't know if slugs are lazy but they are **slow** and **slimy** which does sound like laziness. Now I can **honestly say** I feel like ants are a bit of a **nuisance**. We had ants all over our **house** earlier this **spring** and had to get **pest control** to come out and **spray twice** to get rid of them.

But did you know that ants are actually **amazing creatures**? According to **National Geographic**:⁴

1. "There are over 12,000 ant species worldwide"

One commentary said the type of ants Solomon saw were the harvester ant, which were common in Israel.⁵

2. "Ants are the longest living insects"

They report "the queen ant of one particular species [...] can live up to 30 years".

3. "Ants hold the record for the fastest movement in the animal kingdom"

The "trap jaw ant" can close its jaws at 140 miles per hour. These ants are not lazy!

4. "The ant is one of the world's strongest creatures in relation to its size"

They report, "A single ant can carry **50 times** its own **bodyweight**, and they'll even work together to move bigger objects as a group!" There was a **science photography contest** and one scientist took a picture of an **ant holding a weight 100 times its own weight** while **hanging upside-down** from **glass**.⁶ Ants are incredibly **hard workers**. The **BBC** reports:⁷

On average, a single worker ant would take 250 naps each day, with each one lasting just over a minute. That equates to 4 hours and 48 minutes of sleep each day. That also meant that 80 percent of the workforce was awake and active at any one time. - **BBC Earth News**

Solomon didn't know any of these facts, but he could look at the ground and **see** how ants were **always at work**, going here and there and caring bits of **leaves** and other **food** to their **colonies**.⁸ Solomon's message is simple. *If you're a slug, be an ant.* Let me say that again. *If you're a slug, be an ant.* Don't **sleep** your life away. Work hard. Don't be lazy. Be **diligent**. Don't **waste your life**.

It's a **real temptation** to **entertain your life away** on **Netflix** or **Youtube** or **social media**. It might not feel like laziness but it **can be**. In the New Testament **Paul** talks about the **importance of work**.

1 Thessalonians 4:11b ...make it your ambition to lead a quiet life: You should mind your own business and work with your hands, just as we told you, (NIV)

The **Thessalonians** must have struggled with their work ethic because Paul writes them again.

2 Thessalonians 3:10-13 For even when we were with you, we gave you this rule: “The one who is unwilling to work shall not eat.” 11 We hear that some among you are idle and disruptive. They are not busy; they are busybodies. 12 Such people we command and urge in the Lord Jesus Christ to settle down and earn the food they eat. 13 And as for you, brothers and sisters, never tire of doing what is good. (NIV)

That last verse says we're **called to work** because **work itself is good**. So a **refusal** to work is actually a **rejection** of what is good. We work because we **want to do good**.

Now what this is **not saying** is that it's **never appropriate** to **take a break**. God gave us a day of **Sabbath rest before the fall of humanity** just like he gave us **six-days of work before the fall**, which means **both** work and rest are **good**, and we should take **a day** to rest each week just as we work each week.

Although our Proverb is **warning** us that if you're **lazy** you'll probably **become poor** it's not saying that **if** you are **poor** you **must** be **lazy**. Some of the **hardest working people I know**, and I'm sure you know as well, are poor. **Christ Jesus** himself **worked** just the **right amount**, **rested** just the right amount, and was **poor**. **Why** would he do that? **Why** would he **work so hard** and yet **embrace poverty**? **For us**.

2 Corinthians 8:9 For you know the grace of our Lord Jesus Christ, that though he was rich, yet for your sake he became poor, so that you through his poverty might become rich. (NIV)

The **hardest work** of all that **Christ** did was the work of the **cross**. **By his labors** he took away our **sin** and gave us his **perfect work record**. So if you **confess your laziness** (physical and spiritual) and **believe in Jesus** he will **save you**. He will also begin to **change you** from the **inside out** into someone who wants to work because **good work glorifies God**. *By his grace Christ can change you from a slug into an ant.*

God's Heart (Prov 6:12-19)

Our final passage today reveals God's heart. Have you ever heard someone say, “**I hate that!**” Like, “**I hate cats!**” Usually when you hear someone say something like that it **implies** that they are not a cat person but a **dog person**. “**I hate cats but I love dogs.**” Here we catch a glimpse of what God loves by what he hates.

God hates troublemakers.

He hates people who go around and **lie** and **cause problems**. Our Proverb calls them “troublemakers” and “villains.” Today we **might call** them **busybodies**, **liars** or **gossips**, **con-artists**, **bullies** or... **troublemakers**. Something is in their **heart** that they just can't help but **complain** and **turn people against each other**. God promises that his **judgment** is going to come upon them in an **instant** unless they **repent**. He will destroy the troublemakers. But **if** God hates trouble makers **what does he love?**

God loves peacemakers.

Jesus said in the Sermon on the Mount:

Matthew 5:9

Blessed are the peacemakers,
for they will be called children of God. (NIV)

God hates troublemakers but loves peacemakers. He wants people who aren't **trouble-makers** but **grace-makers**, who aren't **busybodies**, but **hard-working bodies**, who aren't **liars** or **gossips**, but **open** and **honest truth-tellers**, who aren't **con-artists** but **artists of beauty**, who aren't **bullies** but show **compassion** and **mercy**, who aren't **troublemakers** but **peacemakers**. *God hates troublemakers but loves peacemakers.*

Verses 16-19 are a **poem** that tells us **six, no seven** things God hates. And when it says the "**LORD**" here it means **Yahweh** himself, the special **covenant name** of God. What does Yahweh hate?

Proverbs 6:16-19

- 16 There are six things the LORD hates,
seven that are detestable to him:
- 17 haughty eyes,
a lying tongue,
hands that shed innocent blood,
- 18 a heart that devises wicked schemes,
feet that are quick to rush into evil,
- 19 a false witness who pours out lies
and a person who stirs up conflict in the community. (NIV)

But even as we read this we're supposed to remember back to **Proverbs 4:20-27** when the **father figure** used the **body** as an **object lesson** to teach his **son** to **seek the good**.

Proverbs 4:20-27

- 20 My son, pay attention to what I say;
turn your ear to my words.
- 21 Do not let them out of your sight,
keep them within your heart;
- 22 for they are life to those who find them
and health to one's whole body.
- 23 Above all else, guard your heart,
for everything you do flows from it.
- 24 Keep your mouth free of perversity;
keep corrupt talk far from your lips.
- 25 Let your eyes look straight ahead;
fix your gaze directly before you.
- 26 Give careful thought to the paths for your feet
and be steadfast in all your ways.
- 27 Do not turn to the right or the left;
keep your foot from evil. (NIV)

1. **God loves** those who want to **see his face**.
2. **God loves** those who **speak the truth**.
3. **God loves caring** and **kind hands**.
4. **God loves** the **heart** that **loves God** and **neighbor**.
5. **God loves** those who want to **walk the path of wisdom**.
6. **God loves** an **honest witness**.

7. **God loves a peacemaker.**

Do **you think** God loves you? If this is his **standard** then he **can't love me** because as much as I try to do these things **I fail**. That's **why we need Jesus**. **So God can love us**. **Jesus shows the heart of God**. His heart is that **troublemakers** would be **transformed** into **peacemakers** through the **blood of Jesus Christ**. *Christ transformers troublemakers into peacemakers.*

The **gospel** is that **troublemakers** like you and me can have a **relationship** with God because he has made **peace with us** through his **Son**. **Jesus** is the **great peacemaker** and he **invites you and me** to **repent** and **believe** in him and **by his grace** become **peacemakers too**. *Christ transformers troublemakers into peacemakers. Let's pray.*

Pastor Jonathan Romig preached this message at Cornerstone Congregational Church. You can download a PDF copy of this sermon, which includes endnotes and references. Read [our story here](#).

¹ Not understanding or obeying God's heart can also lead to spiritual loss and ruin just like adultery.

² Proverbs. Being Money-Wise (Part A) by Dr. Bruce Waltke. <https://www.biblicaltraining.org/lecture/162143> Accessed 8/1/19.

³ While some interpreters name one as the creditor and the other as the debtor, the parallel structure and use of the same preposition in both couplets indicate that the young man is to steer clear of making pledges for anyone, whether close friend or someone less familiar. Strictly speaking, the admonition is not to avoid such entanglements, although that is implied, but to get out of them as soon as possible.

Zondervan. Proverbs (The NIV Application Commentary) (p. 186). Zondervan Academic. Kindle Edition.

⁴ *10 Cool Facts About Ants*. <https://www.natgeokids.com/nz/discover/animals/insects/ant-facts/> Accessed 8/1/2019.

⁵ "The ant is the harvester ant, common in Palestine" Tyndale Commentary. Proverbs 6:6

⁶ *Weightlifting ant is photo winner*. BBC News. Published 2/20/2010. <http://news.bbc.co.uk/2/hi/uk/8526086.stm> Accessed 8/1/2019.

⁷ Walker, Matt. *The secrets of ant sleep revealed*. Published 6/17/2009. http://news.bbc.co.uk/earth/hi/earth_news/newsid_8100000/8100876.stm Accessed 8/1/2019.

⁸ Aesop's fable of the grasshopper and the ant makes a similar point. The grasshopper plays his fiddle all summer and when winter comes he doesn't have any food but the ants do. <http://www.read.gov/aesop/052.html> Accessed 8/2/2019.