

"ARE WE SURE WE WANT TO GIVE OTHERS CONTROL OVER OUR FUTURE?"

Proverbs 6:1-5

"My son, if you have put up security for your neighbor or entered into an agreement with a stranger,² you have been trapped by the words of your lips—ensnared by the words of your mouth. ³ Do this, then, my son, and free yourself, for you have put yourself in your neighbor's power: Go, humble yourself, and plead with your neighbor. ⁴ Don't give sleep to your eyes or slumber to your eyelids. ⁵ Escape like a gazelle from a hunter, like a bird from a fowler's trap."

INTRODUCTION

Early in 1987, a family with three teenagers joined Tanque Verde Baptist Church, where I served as Pastor. They appeared to be a model Christian family. The children acted as if anything they could do to help, like vacuuming the parsonage or washing my car, was a favor to them (not to me). I was a bachelor then and was often invited to meals and games at their home or they brought me a treat to enjoy. The wife began serving as our part-time Church Secretary. Twice we had baptisms in their pool. By year's end, this family had endeared itself to our Church in many ways. The father seemed to be a highly successful salesman as a supervisor at a telemarketing center. The rent on their home was \$1200/month (equal to \$2500 today) and the father drove a nice car. The mother had been a full-time mom since the children were born. The \$200/month paid her to be Church Secretary seemed to benefit the Church far more than this family.

By the end of 1987, I'd saved \$10,000 (over \$21,000 in today's dollars) by working a full-time job for two years on top of being a pastor. I'd been accepted into the Ph.D. program of Westminster Seminary in Philadelphia. This savings meant I'd need to work just part-time and could be in school full-time to finish faster. This family knew of my school plans and my savings. The father approached me about buying the product line for a car accessory. His telemarketing company had closed and he needed help in securing new work. He drew up a business proposal that made me in effect his silent partner. I would buy the initial inventory and he would market and install the product on new and used cars. In return, I would receive a monthly income of \$400 to \$800. It was a good accessory that came installed from the factory on many top vehicles, so I had no doubt a living could be made installing it on other vehicles if a good salesman could secure the cooperation of the new car dealerships and used car lots, as this man claimed he could. Just before I signed the paperwork in January, 1988 that committed me to purchase \$6,600 of inventory, a quiet voice that proved to be the Holy Spirit cautioned me against making this commitment. But because of what this family had come to mean to me and this father's need of help, I fooled myself into signing the paperwork anyway. I said to myself, "If a family like this would cheat me, then I want to be cheated."

In mid-May, the father reported he'd been unable to market this accessory. He returned the inventory to me to market it myself. He suggested God knew I needed this trial because he'd done the best he could and he had a clear conscience. Over the next few months, I learned much about this man was a fraud. A visit to his wife's parents in Phoenix revealed he was not a highly successful salesman when I met him, as he'd claimed. His wife's parents had been paying the rent on their home by using up an inheritance her grandfather had left for the college education of this family's three children. This family had maintained their standard of living by intricate schemes of deceit and fraud that they justified as being condoned by God!

After much difficulty and the Lord's timely interventions, I still managed to enroll in the Ph.D. program as planned in the fall of 1988. But one reason I did not complete the degree in the timely fashion needed to teach in a Christian college or seminary, as I'd dreamed, was losing most of my school savings. Solomon must have known of schemes of entrapment worse than my story. It's no wonder he placed in the mouth of a godly father the sage advice against critically exposing ourselves to the irresponsible financial conduct of others. Our sermon today is, "Are We Sure We Want to Give Others Control over Our Future?" Our two Outline points are: Schemes of Entrapment and Safety against Entrapment.

I. SCHEMES OF ENTRAPMENT

Proverbs 5, the chapter preceding today's text, warns us of situations that are deceptively desirable but devastatingly dangerous. **Proverbs 5:1-2** (GNT) declares, "My child, pay attention and listen to my wisdom and insight.² Then you will know how to behave properly, and your words will show that you have knowledge." In the context of **Proverbs 5 & 6**, this paraphrase of **Proverbs 5:1-2** emphasizes what our Heavenly Father is speaking to us: "My children, I can equip you with skill to allow you to navigate safely through the moral complexities of life, if you will take My advice and are ready to follow the practical guidance I offer you. You will then become too wise to get tripped up either by your words or your actions." **Proverbs 5** focuses upon sparing us the consequences of engaging in sexual activity contrary to God's safe master plan for how He designed us to live. **Proverbs 6:1-5** focuses upon sparing us the consequences of engaging in financial activity contrary to His wise master plan.

The immediate application of **Proverbs 6:1-5** is to avoid placing our future on the line by becoming "security" for the obligations of others. In **vs. 1**, "My son, if you have put up security for your neighbor or entered into an agreement with a stranger," "security" refers to a person who makes himself legally responsible for another, as a bondsman, providing security against loss in repayment of a debt or fulfillment of other obligation. When Jacob balked at sending his youngest son to Egypt in a time of famine, Judah made himself "security" for Benjamin's safe return: "I myself will guarantee his safety; you can hold me personally responsible for him. If I do not bring him back to you and set him here before you, I will bear the blame before you all my life" (**Genesis 43:1-9**, NIV). Judah exposed himself to horrific consequences by his pledge, but Benjamin was his brother. God binds us legally and morally to care for immediate family. **I Timothy 5:3-8** (NIV) reminds children and grandchildren that God expects offspring to support "relatives" in need: "Anyone who does not provide for their relatives, and especially for their own household, has denied the faith and is worse than an unbeliever." Family members often have a duty to assume financial obligations for each other, as my Dad did when he cosigned for the first new car I bought.

Proverbs 6:1-2 cautions against placing ourselves under binding legal and moral obligation where God does *not* obligate us. The synonymous parallelism of **Proverbs 6:1**, in which the second half of this verse deals with the same thought and clarifies the meaning of the first half, reveals this: "My son, if you have put up security for your neighbor or entered into an agreement with a stranger." The Hebrew word for "neighbor" describes a "companion, close friend," or "countryman." "Stranger" is defined as "an alien by birth" or "one who is of another family." Thus, God cautions us against financially obligating ourselves toward friends and non-family members in the same way He obligates us to family members. Does this mean God wants us to ignore the needs, economic or otherwise, of those outside our family? No. He is saying we should keep such assistance *voluntary*. If we make it legally binding, we are giving someone legal control over our future. God eventually restored the money lost when I unwisely made my education savings "security" for the debt the salesman would otherwise have owed for the car accessory inventory. But I gave this man a control over my future God never intended him to have. Aside from the grief this caused, the loss of this funding at the start of the Ph.D. program permanently closed doors in my future.

Hear the NCV of **Proverbs 6:1-5**: "My child, be careful about giving a guarantee for somebody else's loan, about promising to pay what someone else owes.² You might get trapped by what you say; you might be caught by your own words.³ My child, if you have done this and are under your neighbor's control, here is how to get free. Don't be proud. Go to your neighbor and beg to be free from your promise.⁴ Don't go to sleep or even rest your eyes,⁵ but free yourself like a deer running from a hunter, like a bird flying away from a trapper." **Proverbs** warns us repeatedly not to put up financial "security" for others (all from NIV): **Proverbs 17:18**, "One who has no sense shakes hands in pledge and puts up security for a neighbor"; **Proverbs 20:16**, "Take the garment of one who puts up security for a stranger; hold it in pledge if it is done for an outsider"; and **Proverbs 22:26-27**, "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." Naively or

misguidedly, however, we may financially obligate ourselves toward others contrary to God's will. Two common reasons why we do this are Sentiment and Seduction.

A. Sentiment. As Christians, we want to be generous and selfless. Some person or some situation may pull at the strings of our heart. We want to help, as I wanted to help what appeared to be a model Christian family who'd treated me magnificently (until then). We tell ourselves, "What could be more Christian than for me to lay myself on the line for this friend" or "this need?" Or, someone plays over and over upon our sympathies about the ruin that will happen if we don't provide "security" until we finally give in. We are free to "do what is good, and lend, expecting nothing in return," as **Jesus** taught us to do in **Luke 6:35**, if we have sufficient means to donate what's needed to fulfill this obligation. Paul offered to do this for Onesimus' past debts, but he did not agree to be liable for his future ones (**Philemon 18-19**). This would have given Philemon control over Paul's future and made God less in control of Paul's future.

B. Seduction. The Hebrew word translated "capture" in **Proverbs 5:22** (NASB), "His own iniquities will capture the wicked," is translated "ensnared" in **Proverbs 6:2**. Just as we can become captives of the consequences we bring upon ourselves by foolishly ignoring God's sexual wisdom, we can become captives of the consequences we bring upon ourselves by foolishly ignoring His financial wisdom.

Most cons or swindles seek to blind potential victims to fraud by placing before them tantalizing images of extraordinary windfalls that could be theirs. In 1998, rumors began to circulate among congregations in California that a wealthy man named John Bowers had died a few years earlier, leaving behind an estate of \$400 million that included a huge inventory of vehicles. The estate's beneficiary, Bowers' adopted son Robert Gomez, was instructed by Bowers to sell these vehicles at bargain prices to benefit Bible-practicing Christians like Bowers. Proceeds of these sales would defray the estate tax on the inherited fortune. Thus, everyone would win! Mouth-watering prices for vehicles on the circulated list (nearly new Toyota Camry for \$1,000, a Lexus for \$3,000, a Cadillac Escalade for \$6,500), seduced thousands of church goers to shell out more than \$20 million for 7000+ vehicles. Yet, neither John Bowers nor any of these cars ever existed.

This "Miracle Cars" scam is an example of affinity fraud, wherein members of a close-knit group are exploited via a con artist presenting himself as one of them. Rumors of these vehicles were started by Robert Gomez, who announced the deal from the pulpit of a church in one of Los Angeles' poorest areas. The rumors were supported by James Nichols, Gomez's roommate, whose family had long been associated with the church where the pitch was made. Many of these parishioners were folks of limited means who until then had been making do with unreliable transportation (or none at all). Duped members of the clergy and two female con artists hired to pitch this scam whipped some members into a frenzy by urging, "Look how little it would cost you to gain such remarkable and reliable transportation if you will but sign the contracts and pay what is asked for them." Many of those who did sign lost whatever hope they'd had of ever getting a reliable vehicle in the immediate future because of the financial blow it dealt them.

II. SAFETY AGAINST ENTRAPMENT

Proverbs 6:2 equates becoming legally responsible for a neighbor's financial obligations with having taken the bait and been caught in a trap: "you have been trapped by the words of your lips—ensnared by the words of your mouth." An oral commitment to become surety for a neighbor's debt, when sealed with a handshake, was then just as binding as a written contract. Whether we're obligated for our own debt or another's, we learn that such a contract is a good deal like an old-fashioned wire mouse-trap. The hole to get in is four times as big as the one to get out. This reminds me of the letter a wife wrote to a credit manager, asking, "We're having trouble with your easy-payment plan. Do you have an easier one?"

The Hebrew for **Proverbs 6:3-5** contains seven imperatives to take action to escape the financial and/or legal trap by which we've carelessly allowed ourselves to become ensnared. "Free yourself" in **6:3** literally

means, "Free yourself from what holds you fast." **Proverbs 6:5** adds the imagery of "a gazelle" and "a bird" seeking to free themselves from hunters' traps to encourage us that with swift and alert action we may yet free us from the trap in which we find ourselves. This won't be easy, though. **Proverbs 6:3-4** describes actions we may need to take to be released from our unwise surety obligations [reread]. "Go" commands that we take immediate action. The longer we delay the worse our situation may become. **Vs. 4** urges we don't have time even to nap before we swing into action, once we realize our mistake. "Humble yourself" in **Vs. 3** could be translated, "exert yourself to the point of being overcome with weariness," if this is what it takes to escape. The NIV of **vs. 3** is, "Go—to the point of exhaustion." "Plead with your neighbor" means we may need to persistently "badger" or even "storm" the person for whom we became surety before this person will agree to release us from our contract.

There are limits, of course, to the actions we should take as followers of the Prince of Peace. This ad appeared in the classified section of a newspaper: "I would like to announce I will be responsible for any debts incurred by my wife. And I will start paying as soon as I get out of the hospital." This reminds us we often cannot escape the consequences, once we've agreed to guarantee payment of the obligations due another, especially if our neighbor has already defaulted. Until this debt or duty has been discharged by the original debtor or by us, our future hangs in the balance to some extent. What is the best safety then against schemes of entrapment; escaping them or avoiding them? Avoiding them.

CONCLUSION

An American game show called *Debt*, with veteran host Wink Martindale, aired on the Lifetime Channel from 1996 to 1998. The show's twist was that rather than contestants trying to win what they didn't have, they were trying to lose the debt they did have. Three contestants owing from \$6,000-\$10,000 in debt—from credit cards, student loans and car loans—were given the chance to win up to twice what they owed by answering pop-culture questions. When producer Andrew Golder was asked, "What about the folks who pay their bills on time?" he replied, they can "just enjoy the drama of watching others trying to escape the pit you were smart enough to avoid."

God's desire for us today is that, from this point forward in our lives, we will enjoy a future fully under His control, with all of our resources fully available to serve His purposes, rather than experiencing the pit of being controlled by debts we have foolishly assumed; especially the debts of others.