

## **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,<sup>2</sup> you have been trapped by the words of your lips—ensnared by the words of your mouth.<sup>3</sup> 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.<sup>4</sup> Don't give sleep to your eyes or slumber to your eyelids.<sup>5</sup> Escape like a gazelle from a hunter, like a bird from a fowler's trap."

### **INTRODUCTION**

In 1965, the American group, *The Vogues*, released their hit song, *Five O'clock World*. It includes these lyrics: "Trading my time for the pay I get; livin' on money that I ain't made yet." How true is this today? Total U.S. household debt increased 11% just in the past decade. Today, the average household with credit card debt has balances totaling \$16,048. As of 2013, those born in 1980-1984 (ages 33-37) had on average \$5,689 more in credit card debt (adjusted for inflation) than their parents born in 1950-1954 at the same stage of life, and \$8,156 more in credit card debt than the debt of grandparents born 1920-24. Nearly 30% of Americans today have learned to make credit cards work for them by paying off their balance in full each month. By having less debt, they are more in control of their future. In contrast, people seeking credit counseling in 2013 because spiraling debt was putting their future in jeopardy in more ways than one—money issues remain the leading cause of stress and divorce for married couples—had six credit cards, on average, and unsecured debt of \$17,548, according to the National Foundation for Credit Counseling. For this group, unsecured debt not backed by property assets amounted to 50% of their average annual income! The joke circulating about a man who discovered his credit card had been stolen and decided not to report it seems true. Why? The thief was spending less than his wife did (this could apply equally in reverse).

Debt can rob us of blessings we could have enjoyed and can leave us less free to do what God wants us to do. There are also more ways to accumulate debt than by impulses to buy things for ourselves, but the results can be as damaging. Early in 1987, a family joined Tanque Verde Baptist Church, where I served as Pastor while working another full-time job. They gave every appearance of being model Christians. Their three teenage 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. The family often invited me to a meal and games at their home or brought me treats to enjoy. We twice had baptisms in their pool. By year's end, they had endeared themselves to my heart! The father gave every appearance of being a highly successful salesman. He worked as a telemarketing center supervisor. The rent on their home was \$1200/month and the father drove a nice car. The mother had been a full-time Mom since the children were born. The \$200/month we paid her to be our part-time Secretary seemed to benefit the Church far more than the family.

Working 80+ hours per week, I'd saved \$10,000 by the end of 1987 to begin a Ph.D. program. This money meant I could work just part-time and attend school full-time to finish faster. The father knew of my savings and plans. He approached me with buying the product line for a car accessory. His telemarketing company had closed. He needed help in securing new work. He drew up a business proposal making me his silent partner. I would buy the initial inventory. He'd market and install the product on new and used cars. In return, I'd receive a monthly income of \$400-\$800 from his sales. It was a good accessory, a custom fit vinyl guard to prevent scratches we often make unlocking a car or truck. It came installed from the factory on many top vehicles, so I had no doubt a living could be made installing it if a good salesman could secure the cooperation of the dealerships and car lots, as the father of this dear family said he could do. When I was about to sign the paperwork in January, 1988, which would commit me to purchase \$6,600 of inventory, a quiet voice that proved to be the Holy Spirit cautioned me against making this commitment. Because of what this family had come to mean to me, however, and their need, I fooled myself into signing the paperwork anyway. I said to myself, "If a family like this could 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. He was not a highly successful salesman when I met him, as he'd indicated. 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 their three children. This family had managed to maintain their standard of living by intricate schemes of deceit and fraud. Yet, the parents always convinced themselves their actions were approved by God!

After great difficulty and the Lord's marvelous interventions, I was able 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 was this loss of the bulk 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 financially to the irresponsible 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** warns us of *deceivingly desirable* situations that are *devastatingly dangerous*. A cartoon in the *New Yorker* magazine showed some pigs feeding at a trough. As the farmer filled the trough yet again with food the pigs found quite yummy, one hog asked the others, "Have you ever wondered why he's so good to us?" **Proverbs 5:1-6** (NASB) provides us this snapshot of the dangers of a seductive temptress who is herself married or who offers herself to a married man: "My son, give attention to my wisdom, incline your ear to my understanding; <sup>2</sup> that you may observe discretion and your lips may reserve knowledge. <sup>3</sup> For the lips of an adulteress drip honey and smoother than oil is her speech; <sup>4</sup> but in the end she is bitter as wormwood, sharp as a two-edged sword. <sup>5</sup> Her feet go down to death, her steps take hold of Sheol [Hell]. <sup>6</sup> She does not ponder the path of life; her ways are unstable, she does not know *it*." In other words, God wants to equip us with the "shrewd caution" (the Hebrew meaning of "discretion" in **vs. 2**) that will keep us from being seduced by sin's destructively false promises *before* we experience the horrors of sin's ravages. **Proverbs 5** focuses upon sparing us the consequences of engaging in destructive sexual activity contrary to God's wise master plan of how He designed us to live. **Proverbs 6:1-5** focuses upon sparing us the consequences of engaging in disastrous financial activity contrary to God's wise master plan.

The immediate application of the warning of **Proverbs 6:1-5** is to avoid placing our future security on the line if we "put up security" (literally, "become surety"-NASB) for the obligations of others. A "surety" is a legal guarantor who assumes responsibility for another as a bondsman, providing security against loss in the payment of a debt or fulfillment of an obligation. Judah made himself "surety" for Benjamin's safe return from Egypt when Jacob balked at sending his youngest son there in a time of famine. Judah promised, "I myself will be surety for him; you may hold me responsible for him. If I do not bring him back to you and set him before you, then let me bear the blame before you forever" (**Genesis 43:1-9**, NASB).

Judah exposed himself to horrific consequences, but Benjamin was his brother. We are bound morally and spiritually to immediate family in unique ways. Paul told Timothy to remind children & grandchildren in the Church at Ephesus that God expects offspring to support widows. "Anyone who does not provide for their relatives, for their own household, has denied the faith and is worse than an unbeliever" (**I Timothy 5: 3-8**, NIV). God does not prohibit family members from assuming financial obligations for each other, as my Dad did when he cosigned for the first new car I bought. **Proverbs 6:1-2** cautions us not to place ourselves under binding financial obligations where God does not obligate us. The synonymous parallelism of **Proverbs 6:1** (the second half deals with the same thought & clarifies the meaning of the first half), reveals this. Israelites defined a "stranger" as "an alien by birth" or "one who is of another family." God wants us to define "neighbor" as a "stranger" to whom He does not obligate us as He would to a family member.

Is God saying we should not be willing to help those in need, economic or otherwise, if they are not family? No. He is saying we should keep such assistance *voluntary*. When we make it legally binding, we are giving someone legal control over our future. When I unwisely placed my education savings on the line by securing the debt the salesman would have owed for the car accessory inventory, I gave this man control over my future that 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.

**Proverbs** warns us repeatedly about surety (NASB): **Proverbs 17:18**, "A man lacking in sense pledges and becomes surety in the presence of his neighbor"; **Proverbs 20:16**, "Take his garment when he becomes surety for a stranger; and for foreigners, hold him in pledge"; and **Proverbs 22:26**, "Do not be among those who give pledges, among those who become sureties for debts." Naively or misguidedly, however, we may become surety 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 become surety 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 much control over Paul's future and made God less in control of his future.

**B. Seduction.** **Proverbs 5:22** tells us, "A wicked man's iniquities entrap him." "Entrap" is a hunting term in Hebrew meaning, "to be captured" or "caught" (as in a net, trap, or pit). This same Hebrew word is translated "trapped" in **Proverbs 6:2**. God warns us that just as we can become entrapped or held captive by the consequences we bring upon ourselves by foolishly ignoring His sexual wisdom, we can become trapped by the consequences we bring upon ourselves by foolishly ignoring His financial wisdom.

Most cons or swindles seek to blind potential victims to the underlying fraud by placing before them tantalizing mental images of great riches or extraordinary windfalls that are about to 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 a \$400 million estate that included a huge inventory of vehicles. The estate's beneficiary, Bowers' adopted son Robert Gomez, had been instructed by Bowers to sell these vehicles at bargain prices to benefit Bible-practicing Christians, as Bowers was. The proceeds of these sales would then be used to defray the estate tax on the inherited fortune. Thus, everyone would win! The mouth-watering prices of the vehicles on the circulated list (a practically brand new Toyota Camry for \$1,000, a Lexus for \$3,000, or a Cadillac Escalade for \$6,500), induced 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 people into a frenzy by a tantalizing prospect: "This is a once-in-a-lifetime opportunity to gain the car of your dreams, if you will but sign the contract and pay upfront the little being asked for them." Many of those who did sign lost whatever chance they may have had of getting a reliable vehicle in the immediate future because of the financial setback 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 being caught in a trap: "[If] 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 just as binding then 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, stating, "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 immediate action to escape the financial and/or legal trap by which we've carelessly allowed ourselves to become ensnared. In **6:3**, "Free yourself" literally means, "Get free from what holds you fast." **Proverbs 6:5** adds the imagery of "a gazelle" and "a bird" taking swift and alert action to flee the danger of a hunter or a hunter's traps. Often, this is not easy. **Proverbs 6:3-4** describes the 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 that once we realize our mistake, we don't have time to "sleep" or even nap before we swing into action,. "Humble yourself" in **vs. 3** is better translated, "exert yourself to the point of being crushed with weariness," if this is what it takes to escape your trap. "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.

Of course, 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 shed their debt by winning 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. Financial planner, author, and radio host Larry Burkett (1939-2003) noted, "The average Christian pays more in interest than he gives to the Lord's work. In a church of 100 families, 37 will give nothing." Most of us could stand to think a little harder about using credit wisely. Especially if we are like the man who was speaking to his coworker: "I'm proud to say that after working, saving, budgeting, and investing for 30 years, I can give my kids what I never had; a father up to his eyeballs in debt."