

Should a Christian be a Guarantor? – Proverbs 6:1-5

INTRODUCTION

To be a surety is to undertake to be a security. It carries the idea of one who meddles in another person's life. This is seen in **Proverbs 24:21** (KJV), "My son, fear thou the LORD and the king: *and* meddle not with them that are given to change." The same Hebrew word is translated as "meddle" here.

To be a surety for one's children is common. When their children go overseas for studies, the parents are to be their guarantors to ensure that they return to Singapore to fulfil their bond or their national service. Even in such a situation, the warning in the Bible of the pitfalls of being a surety applies. These biblical guidelines when applied judiciously will keep the child of God in good stead. He will not easily fall into all sorts of traps set by the Evil One who is the prince of this world.

The believer is to be as wise as a serpent and harmless as a dove. This means that he is to be very aware of the evil and wickedness that are found in this world. He is not to be a gullible ignoramus living as if this world is his friend and will always treat him well. The world is a deadly cesspool of wickedness and sin. Sinful man will sell their souls for filthy lucre. They will lie and cheat and even kill just to get rich. They will do anything for money. To foolishly become a surety for someone who might even be a friend could land the child of God into a pit that he would regret for the rest of his life.

Take heed of the warnings of God about being a guarantor:

I. It is a Snare – 6:1-2

The gentle tone applied here is seen in the use of the word "my son". It is a father advising his son on an important matter that affects his life. Whether he wants to accept it or not is up to him. He cannot be forced to heed the advice as he is probably an adult himself. He makes life's decisions and the father here is advising him to take heed with regard to volunteering yourself as a surety to a friend or even a stranger.

The friend is also a stranger in that he is not part of the family. This is not an instruction against becoming a surety at all. It is an instruction on being careful when you become a surety and to bear in mind the consequences of being a surety. It is a willing choice. There is no blackmail involved. The onus is entirely on the person making himself a surety. It is not forced. Verse 1 is a synonymous parallelism used to emphasize the point of one's willing and personal choice.

The warning is that he has snared himself by his own words. The word for "snare" comes from a root which means a fowler, i.e. a bird catcher. The noun form appears in verse 5. The verb literally means "to be caught by bait." This is in the passive voice, which means that something external is used to catch. The bird catcher deliberately sets the trap to catch the bird. There is only one purpose for that snare and that is to lure the bird into its trap to catch it. The words of a surety are like that snare. He has snared himself. He is the bird and he has set a snare to trap himself. He is not very smart is he?

The use of the past tense means that he has already snared himself. The moment he opens his own mouth and says that he will be a surety to his friend, he has already been captured. Again, synonymous parallelism is used to emphasize the point of being trapped by one's own words.

II. It is Urgent – 6:3-4

The plight of a surety is bleak. It is a heavy burden to carry because the future or life of the surety is in the hands of another. The immediacy of the situation, as commanded by the father to his son, warrants urgency. This is seen in the use of the imperative in the two verbs, “do” and “deliver.” This immediate action of going to the friend to whom he is a surety is to find deliverance out of the snare that he has, by his own words, trapped himself in. There is no rest to his soul until this matter is settled. It will weigh heavily on his heart every time he thinks of the matter. Literally, he is at the mercy of his friend. If his friend chooses to betray him and flees or refuses to honour his word, then the surety or guarantor will bear the brunt of his failure. The friend has nothing to lose and everything to gain, whereas the surety has everything to lose and nothing to gain.

How heavy and deadly are the words of a man! He must go out of his way to find his friend. That is why “when” is used rather than “if.” The surety has no choice but to seek out his friend. What is he supposed to do when he finds his friend? The father tells his son to humble himself in order to make sure his friend keeps his vow or pays his due. The word for “humble” has the idea of one who prostrates himself before someone. In this case, the surety is to prostrate himself before his friend to urge his friend severely to not betray him. During this time of surety, the friend could take advantage of the guarantor. The guarantor does not dare offend his friend in case he does not fulfil his vow and becomes his enemy instead. If that ever happens, the surety would be in serious trouble. The friend could hold back and not pay his due just to keep the surety as his “slave.”

Using synonymous parallelism in verse 4, the father emphasizes the need to make sure of his friend. He is not to procrastinate or to delay even the slightest. He is to search out his friend and settle the matter at all costs! If he has to sacrifice his sleep to get it done, then let him not sleep. Sleep is always a luxury and a blessing given by God to all His children. However, when a person has become a surety to his friend, then it is far better to forgo his sleep to settle the matter of his surety.

III. It needs Deliverance – 6:5

He has to get himself out no matter what the cost. The illustrations of a roe in the hand of a hunter and a bird in the hand of a fowler describe the dire straits that he is in. The roe is a small deer. It is already caught by the hunter. The fate of the roe and the bird is death. The purpose of the hunter is to catch his prey and kill it for food. Both the roe and bird are totally helpless in the hands of their captors. They cannot escape and only death awaits them. This is exactly what a surety has become to the one he promised to be guarantor.

The helplessness of the surety is emphasized here. He must deliver himself out of this grave danger as his life is at stake. He could be blackmailed into disobeying the Word of God and sin. He could do something that is against his conscience and will. He becomes a slave and the “friend” has become his master.

IV. It needs Collateral – 20:16

A guarantor who promises to be surety for a stranger should not just take his word for it but must take from him collateral. The likelihood of default is very great because there is no relationship between the guarantor and the stranger. To be a guarantor for a stranger is beyond good common sense.

However, a third party is introduced here – the creditor. He is warned not to take the word of the guarantor but to collect from him some form of pledge. The garment mentioned here is of significance, in that if all that the guarantor has is his garment, then take even his garment which is the outer wear of the common people. They need this outer garment at night throughout the year and more so in the winter months because of the cold temperatures. This important and needful garment must be taken from the guarantor as a pledge that he will make good his promise to be surety for a stranger. If he is well off, then an equitable amount must be taken as pledge to ensure that there is no loss and that the surety keeps his promise! The use of the synonymous parallelism emphasizes this point.

V. It is Not for a Debtor – 22:26

The warning here is never to become a surety for a debtor. The prohibition is extremely emphatic. The debtor must learn from his mistakes which caused him to be in debt. To bail him out when he gets himself into debt will hurt the debtor even more. He will remain careless with his life and waste more of his substance because he knows that there is always someone who is willing to be his surety. This also applies to parents who bail out their children's debt. This is the surest way to ruin their lives! Learning from their own mistakes are priceless lessons that will be remembered for life. Shielding and protecting them will hurt them in the long run as they do not realize that every mistake has a consequence; and some consequences may be more severe than others.

The Bible's teaching is to avoid, at all costs, becoming a surety to one who is in debt. Again, the use of synonymous parallelism emphasizes this point.

VI. It is not Safe – 11:15

The guarantor who is surety for a stranger will smart for it. Literally, it means to be badly hurt by it. The hurt is financial, material, emotional, spiritual and mental. His entire life will be hurt by this foolish act of becoming a surety for a stranger. The stranger has no relationship with the guarantor. Why would the guarantor then take over the stranger's debts or faults or sins? This kind of hurt will ruin reputation and lives. His family will also be badly affected by his foolishness.

Antithetical parallelism is used here to contrast the different actions and consequences. If the person hates being a surety, he is declared to be sure, i.e. safe and secure. He has peace of mind. His possessions, mind and heart are all at peace with God. His life is not in the hands of a stranger but in God's. The believer has to hate suretyship to avoid getting himself into a dilemma. It is not a matter of showing compassion. Compassion has to be based upon truth. Without truth, it becomes a misguided sentiment that hurts everyone concerned and brings shame to the Name of Christ.

VII. It is Foolish – 17:18

The Bible describes a person who strikes hands and becomes a surety in the presence of his friend as being void of understanding. The reason is one of friendship. The preceding verse describes the meaning of a true friend. **Proverbs 17:17** (KJV), "A friend loveth at all times, and a brother is born for adversity." Friends are supposed to help one another in times of adversities. If a friend is in debt, the best way to help is not to be his surety in his presence. It is not true love for a friend if one makes himself a surety in his friend's presence. His friend may absolve himself of all responsibilities to honour his own word to the creditor. "If I fail and do not keep my word, my surety will keep it for me!" is not the kind of message we want our friends to receive. This is

not helping them at all. The Bible says that he is void of understanding if he becomes a surety in the presence of his friend. The Bible does not say that he cannot be a surety at all.

Therefore, if we want to be a surety, then do it incognito. Make the arrangement with the creditor; the debtor does not need to know. In this way, the debtor will try his utmost to keep his word. He learns to bear the responsibilities for his own actions. He learns maturity. He is helped in the process to be a man of his word and be a better testimony for Christ.

APPLICATION

The Bible is NOT against being a guarantor. The Bible is warning us to not be a foolish guarantor. The first biblical example of a surety is found Genesis 43. Judah made himself a surety to Jacob his father. Jacob was very reluctant to allow Joseph's brothers to bring Benjamin, Jacob's youngest son with them to Egypt because he had already lost Joseph. Jacob could not bear the loss of another of his favourite sons who was born to him by his favourite wife, Rachel, who had already died. However, they had to bring Benjamin with them to Egypt to buy food as this was the condition given by Joseph, who was the prime minister of Egypt. To convince his father that Benjamin would return safe and sound, Judah said that he would put his own life on the line to ensure Benjamin's safety. This was his promise to his father Jacob. **Genesis 43:9** (KJV), "I will be surety for him; of my hand shalt thou require him: if I bring him not unto thee, and set him before thee, then let me bear the blame for ever." [Emphasis added]

When they arrived in Egypt, the situation became very dire when Joseph tested his brothers by making Benjamin the culprit. Judah kept his word to Jacob and offered himself in the place of his youngest brother. **Genesis 44:32** (KJV), "For thy servant became surety for the lad unto my father, saying, If I bring him not unto thee, then I shall bear the blame to my father for ever." [Emphasis added] This kind of honest surety is to be admired and emulated. Judah was able to keep the surety and he did it.

The above texts from Proverbs are against becoming a surety that would hurt self and others. The aim and purpose of being a surety is to help and never to hurt. It is based upon wisdom where blind and wrong surety hurts everyone concerned. God is not glorified by a wrong application of being a surety.

DISCUSSION QUESTIONS

1. Have you been a guarantor before? Please share how you felt.
2. Your son is going overseas for studies and you have to become a guarantor to ensure his return because he has not done his national service. Is it wrong to be a surety in such an instance? If your son wants to break the surety and NOT return because he does not want to do national service, would you comply and pay the penalty?
3. Suppose a friend in church asks you to be the guarantor for his son's S\$500,000 scholarship to the government. Would you mortgage your home (or through some other means) to get the funds to help?
4. Is it a good testimony if a believer breaks his bond and does not return after he has promised that he would do so after his studies? His reason: he received a better job offer elsewhere with better prospects for the future. Is it a good testimony if his father helps him pay the penalty?