

Sermon 21, Profiles in Folly #2: Ways to Achieve Financial Ruin, Proverbs 6:1-11

Proposition: Sons of God should not guarantee debts, and no one should be lazy.

- I. Cosigning, vv. 1-5
 - A. The Folly of Guaranteeing a Loan, vv. 1-2
 - B. The Wisdom of Backing Out ASAP, vv. 3-5
 - C. The Foolishness of God
- II. Loafing, vv. 6-11
 - A. The Wisdom of the Ant, vv. 6-8
 - B. The Folly of the Sluggard, vv. 9-11

Note: The gospel of free grace doesn't endorse a lazy lifestyle!

Introduction

Dearly beloved congregation of Lord Jesus Christ, Dave Ramsey has become a household name in our circles through his instructions on how to pay off debt and achieve financial peace and freedom. Our text this morning presents two major pieces of the Bible's instructions on those same points, but this time from the negative point of view. Where Dave Ramsey tells you how to be rich, Solomon tells you how to be poor. Basically, he presents two can't-miss strategies for achieving poverty during your time on earth. (And really, folks, perhaps this is a bit more realistic than schemes that promise wealth. Seems like being poor is more attainable than being rich, anyway!) The message of our text this morning is that sons of God should not guarantee debts for others, and no one should be lazy.

I. Cosigning, vv. 1-5

The first way to be poor is to cosign for a loan.

A. The Folly of Guaranteeing a Loan, vv. 1-2

Our passage, once more, begins by addressing the son. But rather than explaining how valuable wisdom is, it plunges right into a scenario. What is this scenario? It's what we call cosigning, putting up security, or being surety. Here's what it means. Let's say that your friend Bob is borrowing \$10,000 to buy a car. The bank won't give him a loan because he has a terrible credit score. So he comes to you and says, "Hey, you have good credit. The bank will give you a loan. Will you jointly borrow the money along with me so that I can buy this car? I promise that I will pay the loan. I just need to you cosign so that I can get the loan. That's all."

Though the text does not say so explicitly, the placement of the passage and the content of the passage both tell us that cosigning is an act of folly. Just as like walking into the strange woman's house, so walking into the title company's office and cosigning on someone else's

mortgage is a piece of foolishness. Walking into the bank and cosigning on someone else's car loan is a piece of foolishness. Obviously, to anyone thinking clearly, the above scenario sounds like a terrible idea. Why? Because you assume the risk of having to pay the entire \$10,000, but you get absolutely nothing in exchange for that risk. You don't get the car; your friend does.

It sounds like a noble thing to do. "Sure I'll cosign for you so you can get that loan." But the risks are tremendous, and the rewards are non-existent.

Now, why would anyone be dumb enough to do this? The text specifically mentions a case in which you cosign for a stranger! One commentator suggested that probably the motivation to do this would be short-term gain. Maybe someone would offer to give you \$500 if you would cosign on a \$10,000 loan. You think, "Wow! I get \$500 for thirty seconds worth of work. This is a great deal!" That kind of short-term thinking is a premier example of financial folly. Rather like making only the minimum payment on your mortgage or your credit card bill or some other debt that you have, it seems like a good deal. "Hey, I have more money right now than I would have if I paid off as much of the debt as I possibly could!" But in reality, it's going to cost you far more over the long haul.

Thus, the wise father here uses the term "snare" to describe what happened. You are trapped — not physically, but financially. For the sake of being nice, or for the sake of a short-term payout, you have walked right into a trap that can suck your bank account dry.

Notice that this can happen to a son. A son can be foolish like this!

B. The Wisdom of Backing Out ASAP, vv. 3-5

But by the grace of God, cosigning need not be a complete and total disaster — if you act quickly and decisively. What you have to do is to go to your friend the lender and beg him to let you off the loan. Now, these days, that's not so easy. I talked to my mortgage broker about this passage, and he informed me that in order to get your name off a mortgage, that mortgage has to be completely refinanced. There is no going down to the bank and saying, "Hey, I cosigned on this and now I realize it's a bad idea. Please take me off this note!" They will laugh in your face. Unless you can somehow convince the borrower to refinance, taking out the loan in his name only, letting you off the hook, you're stuck with the decision you made. In that sense, you are doubly stuck. You are at the mercy of both the borrower and the lender, caught in the middle between them. Either one can plunge you into financial ruin. The path of wisdom, then, is to move heaven and earth to get your name off that note. Don't be too proud to beg, moan, cry, whine, make a stink, and so on. If you have to call you friend and the bank every day for five years, do it. If you have to move into your friend's house and tell him you won't leave until he's refinanced and your name is off the note, do it. If you have to miss some nights of sleep to make this happen, do it. This is worth your life. We all know indebted people. They enjoyed the benefits of the money they borrowed. But ask them whether it's fun to be in debt. Ask them whether they would recommend going into debt. And ask them whether it could ever be worth it to go through the agony of indebtedness so that someone else can enjoy the benefits of the borrowed money. It doesn't take a Ph.D. to know what their answer is going to be. Brothers and

sisters, if you want to be poor, cosign for someone else's debt. Agree to pay off what a stranger borrowed if he's unable to pay it off. You will quickly discover what poverty feels like.

C. The Foolishness of God

But. There's a huge caveat here. And that is that the Son of God became surety for us. He undertook to pay off our debts when we couldn't pay them. We had run up giant debts, unheard-of debts, by our constant sinning against God's mercy and justice. Yet the Son of God agreed that He would pay whatever debt we racked up. He agreed that He would pay our debts to God. And He did, at Calvary. There He paid the price for all of our sins.

You know what we can call this? The foolishness of God. The Son of God was foolish enough (I say so reverently) to take on our debt, knowing that it would cost Him everything. That's how much He loves us.

Sometimes parents will cosign for their children, helping them get into a bigger house or something like that. Why? Because the parents love their children and want them to have a good life. But Jesus cosigned for strangers. He undertook to pay the debts of people He'd never met as a human being. Yes, He as God He foreknew us. But as man, He hadn't met us. Nonetheless, He signed up to pay our debts. He knew we couldn't pay. So He paid for us.

Can you worship this God who saved you by the folly of the cross? Can you call upon Him as Savior and thank Him for rescuing you from the consequences of your folly? You borrowed what you couldn't pay. He paid what He hadn't borrowed.

II. Loafing, vv. 6-11

Well, the next passage is not addressed to the son. The son can make the mistake of cosigning. But to be a sluggard is not just a mistake. It is a deliberately chosen, wickedly ungodly course of action. Here, then, we as children of God get to overhear the wise man addressing the sluggard and patiently explaining to him why his folly is so wrongheaded.

A. The Wisdom of the Ant, vv. 6-8

The first half of the text points us to an example of hard work. Have you ever seen an ant snoozing beside the sidewalk? Have you ever seen on wasting time on Facebook? Have you ever seen one binge-watching television? Of course not! The ant works hard, even without a boss.

Let's face it. How many of us work for the boss? How much motivation do we derive from the fact that the boss is looking over our shoulder, such that if we don't show up and work we don't get that paycheck and don't get to keep our job? But the ant has no boss. There is no queen ant in the ant hill. If you're lazy, will the other ants attack you and make you work? I really don't know. All I know is that I've never seen a lazy ant. The ants that Solomon saw busily gathered food in the summertime, when it is plentiful, and stored it up for winter.

To work hard like this is wisdom! Wisdom, as we have repeatedly seen, is a discipline. That means that it requires effort to acquire. You cannot be wise without working for wisdom. And you cannot live wisely without working. The ant shows us this, and God Himself shows us this. Just as Jesus said, "My Father works till now, and I work too." God works. Ants work. And that means that you better work too.

B. The Folly of the Sluggard, vv. 9-11

Notice how foolish the sluggard is. He would rather sleep than work. He would rather rest than put forth the effort to be productive. He would rather catch up on the last 10 seasons of *Dallas* or watch *The Andy Griffith Show* than go to work, or even do the dishes. “When will you get up and work?” the sage asks him. But the answer is obvious. The sluggard will never get up and work. He is not a son; rather, he is simply a variant of the fool. If you insist on napping the day away, poverty will come on you like a vagabond and want like an armed man.

Now, of course, no one in this church sleeps the day away. And we have reason to believe that most of us in here are true sons of God through faith in Jesus Christ. So how does this passage apply to us?

Well, though none of us is as lazy as the archetypal sluggard presented here, that doesn't mean that none of us are lazy at all. The character types of Proverbs are presented in their extreme form, but in real life, they're generally going to be more nuanced. So how about it? Do you check Facebook for twenty minutes before you start your daily work? Do you sit and watch TV when you should be doing the dishes, mowing the lawn, reading your Bible? Do you leave work undone while you play? Now, Proverbs is not condemning all relaxation. But to justify laziness in the name of recreation is simply more folly. A son of God does his work. A lazy person doesn't do his work. And the lazy person will soon achieve poverty through his laziness.

So what will it be? Do you want the wisdom of work and the wisdom of staying out of someone else's debt? Or do you prefer the easy comfort of short-term gain and short-term laziness? Brothers and sisters, don't be a fool. If you have been a fool thus far, act quickly to change. By wisdom, you may be able to avoid the consequences of folly. But above all, look to Jesus Christ, the one who foolishly undertook to pay your debts so that you could become a wise son. Be that wise son. Walk in wisdom, and you are not likely to be financially poor. Amen.