

# Wisdom for Life: Don't Follow the Fool

Proverbs 6:1-19

Preached by Pastor Jason Tarn to HCC on March 8, 2020

## Introduction

- ❖ As we've been preaching through the book of Proverbs, we've talked a lot about wisdom and being wise. That's the main theme of the book. And so far, most of our talk has been about how to get wisdom – how to grow in wisdom.
  - But the flip side of wisdom is folly. And that's where our passage goes this morning. Building off the exhortations to get wisdom, we get warnings to avoid folly. The father in Proverbs has been telling his son to learn from the wise – to follow their path. But now he tells his son to learn from the foolish by observing them and the outcome of their actions. The point is to *not* follow the fool in his steps – to avoid his path.
  
- ❖ **Now it's important to define the fool in biblical terms because we might be tempted to see a fool as equivalent to a bumbling idiot.** We assume a fool is either a halfwit, a simpleton, someone with a low IQ – or a clown, a jester, someone you can't take seriously. But if that's what you imagine, then you won't recognize the biblical portrait of a fool – even if it's staring back at you in the mirror.
  - Fools can be extremely knowledgeable. **Some fools are fools – not because they're ignorant – but because they're arrogant.** They live like there is no God, or they act like they *are* God. Psalm 14:1 says, *"The fool says in his heart, "There is no God." They are corrupt, they do abominable deeds; there is none who does good."* So according to Scripture, foolishness is not a matter of intelligence. It's a matter of goodness. Folly is a moral category. It has to do with the corruption of sin.
  
- ❖ In this morning's passage, we see a portrait of folly being painted. It's depicted in three forms, in three examples, in three persons. We're introduced to the speculator in vv1-5, the sluggard in vv6-11, and the scoundrel in vv12-19. Now as we're going to see, each type of fool is progressively worse than the one before – but in the end, they all lack the same thing. **They lack a biblical work ethic. They've divorced the hope of financial gain from the dignity of honest work.** In one way or another, the fool looks for a means of quick and easy gain.
  - That's what connects these verses together. I know these seem disconnected. There doesn't seem to be a common thread between each. But I think that lack of a biblical work ethic is what all three examples have in common. Let me try to show you that. We've got three warnings here: (1) Don't be the speculator who gets caught in risky deals. (2) Don't be the sluggard who shirks responsibility. (3) Don't be the scoundrel who works evil and sows division.

## The Speculator Who Gets Caught in Risky Deals

- ❖ Let's start in vv1-5 and consider the warning to not follow in the steps of the speculator who gets caught in risky deals. Listen again to the warning, *"<sup>1</sup>My son, if you have put up security for your neighbor, have given your pledge for a stranger, <sup>2</sup>if you are snared in the words of your mouth, caught in the words of your mouth, <sup>3</sup>then do this, my son, and save yourself, for you have come into the hand of your neighbor: go, hasten, and plead urgently with your neighbor."*

- ❖ This is a warning against putting up security on behalf of someone or giving them a pledge (literally to strike your hands in a pledge; to shake on it). And if you're in that position, get out of it as quickly as possible. But what is this referring to exactly? What action is being discouraged?
  - The father is telling his son, **“Don't promise to secure someone else's debt if they happen to default on their loan.** Don't put yourself in a position where you forfeit responsibility, and now you're at the mercy of others. Now you're in a situation where your property or resources could be squandered because someone else is irresponsible. Because if they can't pay back their loan, the bank or creditor is coming after you.”
    - And the way “*your neighbor*” and “*a stranger*” are paralleled is a way of saying that you should avoid making pledges for anyone – whether friend or stranger.
  
- ❖ But I know what some of you are thinking – what about family members? What about co-signing a loan for my child? It says neighbor or stranger, so is family exempt? **Is it permissible to put up security for a family member?**
  - Remember when we talked about how to read Proverbs. We said not to read them like they're absolute laws. **So the father is not telling his son that it's morally wrong to ever co-sign a loan.** That it's a sin to secure another person's loan.
    - **But he is saying that it's usually not wise.** And that would apply to family. This passage is saying if you find yourself in a precarious position – snared in the words of your mouth by a foolish promise to financially back an irresponsible person – then get out of that situation as quick as you can.
      - Vv4-5 describe it like being caught in a trap. *“<sup>4</sup>Give your eyes no sleep and your eyelids no slumber; <sup>5</sup>save yourself like a gazelle from the hand of the hunter, like a bird from the hand of the fowler.”* The father is telling his son to do whatever it takes to get out of this trap. Lose sleep if you have to. Don't rest until you get yourself out of this foolish arrangement.
  
- ❖ Now maybe you're feeling uncomfortable because you have co-signed a loan. Because you're in such an arrangement. And now you're worried you've disobeyed the Lord. **Just remember that Proverbs are not hard-fast laws. They're general truisms that generally hold true.** And remember that it's important to read these verses in the larger context of Scripture. What we learn in the OT is that God forbids the giving of interest-bearing loans to fellow Israelites. And every seven years (every Sabbath year), you are to release any fellow Israelite from any debt they owe you (Deut 15:1-11). **The focus is on a spirit of generosity among the people of God and a communal attitude of mutual support and sacrifice.** If someone has a need, then give to meet that need – not to gain a profit for yourself by collecting interest.
  - And the OT doesn't forbid taking a reasonable pledge to secure the repayment of a loan. Listen to **Exodus 22:25-27**, *“<sup>25</sup>If you lend money to any of my people with you who is poor, you shall not be like a moneylender to him, and you shall not exact interest from him. <sup>26</sup>If ever you take your neighbor's cloak in pledge, you shall return it to him before the sun goes down, <sup>27</sup>for that is his only covering, and it is his cloak for his body; in what else shall he sleep? And if he cries to me, I will hear, for I am compassionate.”* **So the Bible does affirm lending money to help others in need.**

- ❖ But then what is Proverbs 6 concerned about? **It's concerned about getting caught up in risky deals – in unwise investments.** The assumption is that the neighbor or stranger that you're putting up security for is someone with poor credit. Someone with a poor reputation of paying back money they borrow. That's the reason they need you to be their guarantor, their surety. And that's the reason it's an unwise risk to back them.
- ❖ **And the other assumption in the text is that the pledge you're making is premised on a quick and easy financial gain.** How do we know that? Because you might be wondering why anyone would give their pledge for a stranger. Why would you co-sign a loan for someone you don't know? **Commentators explain that it's most likely because you're expecting a percentage cut of the investment.**
  - Let's say this person is telling you about this great investment opportunity. If you're willing to co-sign this loan and financially secure my investment, then you'll get a cut of the profit. But imagine this is a high risk investment or the person seeking your pledge is unreliable and has bad credit. **The fool who would back that kind of loan is what we would call a speculator.** He's someone who's willing to take on great risk because he's motivated by a desire for quick and easy financial gain.
- ❖ And that's what betrays the lack of a biblical work ethic in this speculator. **The Bible makes a very clear connection between labor and its rightful reward.** And it warns against seeking financial gain by illegitimate means. By any means that severs the dignity of work from the hope of financial gain. Scripture frowns upon anything that offers the hope of riches without labor.
  - Friends, that would apply – not just to co-signing high risk loans – but also to gambling. There's little difference biblically. Gambling is as foolish of behavior as putting up security for your neighbor – because it's all motivated by a desire for quick and easy gain.

### **The Sluggard Who Shirks Responsibility**

- ❖ And that's how it relates to the next warning in vv6-11 about someone with an equally poor work ethic. It talks about not following in the steps of the sluggard who shirks responsibility. The Hebrew word for sluggard is unique to Proverbs. It occurs 14 times in the book and nowhere else in the OT. It means a lazy person, and it really exemplifies folly.
  - In v6, he's directed to look to a lowly creature, barely visible, to learn a lesson on wisdom. V6, "*Go to the ant, O sluggard; consider her ways, and be wise. Without having any chief, officer, or ruler, she prepares her bread in summer and gathers her food in harvest.*"
- ❖ **The main point is to give up a lazy lifestyle and adopt a hardworking one.** The ant exemplifies hard work. Ants are self-governed and self-disciplined. They don't need someone to tell them what to do. Proverbs says they don't have a chief.
  - Now I know what some of you want to push back and say, "But they do have a queen." Sure, scientists know now that there is a hierarchy within a colony, but that's beside the point. That scientific reality doesn't threaten the truthfulness of the text. You just need to realize that the author is speaking from the perspective of plain observation.

- It's like speaking of the sun moving across the sky (cf. Ps 19:4-6). Technically, we know that's not what's happening. We're the ones moving around the sun. But since it's obvious that I'm speaking from the perspective of plain observation, no one would charge me with error for describing the sun that way.
- ❖ **The point is that those little ants and their diligence stand in stark contrast to the sluggard who shirks responsibility and finds himself in a position to beg, putting himself at the mercy of others.** The passage goes on to taunt the sluggard in v9. "*How long will you lie there, O sluggard? When will you arise from your sleep?*"
- And then in v10, you get a satirical reply from the sluggard, "*A little sleep, a little slumber, a little folding of the hands to rest.*" The sluggard just wants a little more sleep, but a little sleep becomes a lot and usually becomes too much (cf. Prov 26:14). Those hands that are folded in rest should be active and working.
    - And then in v11, we get the warning, "*and poverty will come upon you like a robber, and want like an armed man.*" So like a robber (or prowler) or like an armed man (an enemy soldier at your door) – poverty and want will surprise you and overtake you.
- ❖ Friends, the emphasis here is on maintaining a biblical work ethic; on the value of labor; on the folly of laziness; and on the dignity of working to earn one's living. **Any disconnect between diligent work and the hope of financial gain – that's described here as foolish and downright dangerous.** It leads to poverty.
- But here's where we must be careful and not draw any hasty conclusions. Don't conclude that all forms of poverty can be explained by a poor work ethic. Especially as we begin to engage the homeless in our area through our new Mercy Ministries, we don't want to approach them with the assumption that you're probably lazy and unwilling to hold down a job and that's why you're on the street. No, we have to recognize that there are mental health factors, systemic issues, and structural injustices that contribute to poverty.
    - **Proverbs warns that laziness will make you poor, but it never claims that the poor are lazy.** That's a crucial distinction. Let's teach the truth being highlighted in Proverbs 6 – let's issue the warning against laziness – but let's not go beyond the text to make unwarranted claims and assumptions about poor people.
- ❖ **These verses are about the sluggard (the lazy person) who shirks personal responsibility and turns it over to others.** In that sense, the sluggard is similar to the speculator. The key words "*sleep*" and "*hand*" are what link both sections.
- To the one who would strike hands in a foolish pledge, the father says to the son, "Save yourself! Free yourself from that arrangement. Don't sleep or you'll be prey to a hunter." And then to the one who would fold his hands in foolish rest, the father says, "Rouse yourself! Awake yourself from that slumber. Don't sleep or you'll be prey to poverty."
    - **As you can see, in both cases, sleep (being cast as a form of negligence) puts you under the power of another – at the whim and mercy of others.** You've abandoned responsibility, and now you're at the risk of losing wealth to others.

- ❖ In both cases, the final outcome is out of your control. **But how you got into that situation in the first place – and how you can get out of it right now – that is in your control. You have to take back personal responsibility.**
  - These two sections of Proverbs 6 work together to teach a lesson on responsibility and the biblical work ethic. The son is told not to take responsibility for someone else's finances – don't put up security and back their debt. And at the same time, he's told to not be lazy and put yourself in a situation where you need others to take responsibility for you. This is a biblical lesson for everyone, but considering the context of a father teaching a son, this lesson is particularly relevant for young people.
  
- ❖ **For those of you who are young, the natural progression as you move through stages of life is for you to grow in greater responsibility and independence from your parents.** Now you should be very thankful if you have parents who have the means and the heart to provide for your needs. You should honor them and show appreciation. **But at the same time, you need to take on appropriate degrees of responsibility** – when you become a teenager; when you leave home for college; or when you start working and making your own money.
  - When I graduated from college and moved back to Houston, I was so grateful to have parents who allowed me to still live in their house as I began working. It helped me save for seminary years later. So I don't think there's anything wrong – in and of itself – in being a working adult and still living with your parents. But as someone who did that, I know the dangers of that. I know the temptation towards laziness and shirking personal responsibility – allowing my kind and servant-hearted mother to do all the chores for me. I realized that I was regressing in maturity and responsibility, and I had to make a change.
  
- ❖ So for those of you in those stages of transition – as you navigate your changing relationship with parents – **the wisdom you can draw from Proverbs is to value the dignity of work and responsibility.** Don't sever the connection between diligent work and financial gain. Don't follow after the speculator who promises a quick and easy gain. And don't imitate the sluggard who refuses responsibility.
  - I understand you might still be trying to figure out what to do with your life career-wise. You're still searching for your calling. I get it – that takes time. **But in the meantime, you can still take responsibility.** You can wake up at a reasonable time every morning. You can get a job. Even if you're overqualified. At least, in the meantime, you're taking greater responsibility for yourself.
    - And don't tell yourself, "Okay, in the meantime, I'll be a gambler or I'll play the stock market." No, you are not in a secure position to do that. You will be snared like prey in the hands of a hunter. That's the quick and easy way – which tends to result in a slow and painful set of consequences.
  
- ❖ **The biblical work ethic teaches us not to be a borrower for purposes of foolish speculation and not to be a beggar out of slothful laziness.** And parents, you have a responsibility to not be an enabler of those attitudes. You have a responsibility to learn from this father in Proverbs 6 and how he's parenting his son – and how he's preparing his child for the challenges of adulthood.

## The Scoundrel Who Works Evil and Sows Division

- ❖ If we, as parents, neglect this task and allow our children to follow in the steps of the speculator or the sluggard, then don't be surprised if they turn out to be like the scoundrel in vv12-19. Let's consider our third warning to not be the scoundrel who works evil and sows division.
  - Starting in v12, it describes a wicked, worthless person. This person is progressively more foolish and more evil than the examples that came before. *"<sup>12</sup>A worthless person, a wicked man, goes about with crooked speech, <sup>13</sup>winks with his eyes, signals with his feet, points with his finger."* Commentators think that could refer to secret gestures that imply some sort of scheming or plotting to do evil or cause harm.
    - Keep going in v14, *"<sup>14</sup>with perverted heart devises evil, continually sowing discord; <sup>15</sup>therefore calamity will come upon him suddenly; in a moment he will be broken beyond healing."* **That emphasis on the final outcome of this wicked scoundrel is the real point.** This is the warning of where the path leads. It's bad enough that poverty will come upon a sluggard suddenly, but calamity will come upon the scoundrel – in a moment he will be broken beyond healing.
  
- ❖ Let's keep going in vv16-19. Here we come across an interesting formula. *"<sup>16</sup>There are six things that the LORD hates, seven that are an abomination to him"*. Before there were word processors that let you bold or underline something in writing to give emphasis, the ancients used formulas like this (Job 5:19; Prov 30:18, 21, 29). **There was no stronger way for the author to say the LORD hates something than to write it like this.** And it's that seventh thing, set apart, that receives the greatest emphasis.
  - So let's see what God hates and what he particularly finds abominable. *"<sup>17</sup>haughty eyes, a lying tongue, and hands that shed innocent blood, <sup>18</sup>a heart that devises wicked plans, feet that make haste to run to evil, <sup>19</sup>a false witness who breathes out lies, and one who sows discord among brothers."*
  
- ❖ **So it's those who sow discord among brothers – those who cause conflict in a group – that's who the LORD hates the most.** Now that would definitely apply to those who sow division within their own family, but it would also fit the broader context of the covenant family. That means the tribe of Israel in the OT and the Church of God in the NT. God particularly hates those who divide their family, including their church family.
  - You might be surprised, considering the other evil works included in these lists. They seem pretty bad. **But notice how both lists end with sowing discord in that concluding spot of emphasis.** That shows how important communal wholeness and flourishing is to God. He cares about what sin does to us individually, but he's even more concerned by what sin is doing to us corporately. God hates what sin does to tear friendships or families apart. God hates how sin divides people, especially the people of God.
  
- ❖ But notice that the text goes further. **The text says God hates – not just the result of division – but the one who causes it.** It says the *"one who sows the discord among brothers"*. It's saying God hates certain people. They are an abomination to him. Now how are we supposed to understand that?

- ❖ **I thought he hates the sin but loves the sinner. Is that not true?** Yes, it's true. God loves the sinner in the same way that he so loved the world, that he gave his only Son, that whoever believes in him should not perish but have eternal life (Jn 3:16). God loves sinners in that he sheds his common grace on us – making his sun to rise on the evil and the good and his rain to fall on the just and the unjust (Mt 5:45).
  - But at the same time – because of passages like Proverbs 6 – we're reminded that God hates the wicked. **So there is also a sense in which he hates sinners – out of his holy nature, based on his holy justice.** His just condemnation and righteous wrath are directed against sinners (Rom 1:18, 2:5).
  
- ❖ And the reality is – that includes all of us in our flesh. **This scoundrel in Proverbs 6 is described so darkly that I'm not surprised if it's hard to recognize ourselves in this portrait of a worthless, wicked person.** But did you notice, here in vv12-19, the connection to the 10 Commandments? We've got references to murder, adultery, theft, false witnessing, and coveting.
  - Unless we're willing to claim innocence in light of the 10 Commandments, then we can't escape the fact that we are scoundrels – no better, at the root, than the worthless, wicked person described here that has incurred God's wrath, his hate.
  
- ❖ Keep in mind that Proverbs is one book that contributes to the larger storyline of Scripture – which tells us that all of us are sinners. **We are all spiritual bankrupt – poor in spirit. We are debtors to God.** We owe him everything – and yet we have nothing to show for. Even our best deeds are as filthy rags. And because of this infinite debt we cannot pay, we will face an infinite punishment under his righteous wrath.
  - But here's the good news for every one of us. In the book of Job, in chapter 17, Job has gone through so much suffering. He's so broken. He feels so defeated, so alone, so hopeless. But he cries out to the LORD, "*Lay down a pledge for me with you; who is there who will put up security for me?*" (Job 17:3)
    - That sounds a lot like Proverbs 6:1. It sounds like something we're advised *not* to do. **It doesn't seem wise to lay down a pledge for a guy in Job's position or to put up security for him.** Job realizes he's a risky investment. He knows that no wise person is going to back his debt.
  
- ❖ So he cries out to God. "LORD, I know I'm bankrupt. I'm a huge risk. I'm a bad investment. **But I need you to do for me what I wouldn't do and shouldn't do for someone in my position.** I need you to lay down a pledge for me – to put up security for me. I need you to cover all my debts – past, present, and future."
  - That, my friends, is the cry of faith. **And Job's cry was responded to by another cry thousands of years later, coming from a man dying on a cross.** "*It is finished*" was his cry, and by that, Jesus meant that the record of our debt has been paid in full. As we saw back in our series in Colossians, Jesus canceled the record of debt that stood against us – he tore it up and set it aside by nailing it to the cross (Col 2:14).

- ❖ If you cry out like Job this cry of faith – if you confess your indebtedness, if you admit you're a huge risk, but ask God to lay down a pledge for you, and trust his answer in the person and work of Christ Jesus his Son – then you are free and clear and right with God from now to eternity.
  - **Christian, this is why we should be so very thankful that our Lord Jesus has a sound and biblical work ethic.** When it came to his work of redemption, he was tempted plenty of times to take the quick and easy path. But for the joy set before him, he did the hard work. He took the hard but wise path, even though it led to a cross.
    - So as his followers, let's stay on the narrow path of wisdom and avoid that wide road of folly littered with speculators, sluggards, and scoundrels.