

Studies in the Book of Proverbs by [John T Polk II](#)
For [The Fellowship Room](#)

(#15) Six Hasty Misjudgments of Youth: 6:1-7-27 – ONE AT A TIME.
6:1-5: (1) Don't Co-sign Anything!

Verses 1-2: The Trap

Becoming "surety" meant "guaranty or collateral" and means putting your name, reputation, and finances on the line. "For your friend" means someone you know well enough to be considered a "friend," but "for a stranger" is another case, altogether. In either case, the "surety" has become ensnared by becoming partner in debt or obligation that did not originate with him. The words of a contract, and/or a handshake, to *seal the deal*, places the credibility of the "surety" alongside the "friend" or "stranger." But that may not prove to be equal, as the original debtor would prove to not be honest and dedicated to pay.

The "surety," however, will be held accountable after the original debtor doesn't follow through. Solomon will later judge: "He who is surety for a stranger will suffer, But one who hates being surety is secure" ([Proverbs 11:15](#)). The Apostle Paul warned Timothy about this in these words: "Do not lay hands on anyone hastily, nor share in other people's sins, keep yourself pure" ([1 Timothy 5:22](#)). Obviously we're not just talking about co-signing papers, but being more responsible for one's own self than propping up a "friendship" by linking up with a "friend" or "stranger" who already is weakened by debt. Jesus avoids this problem by just making your assistance a "gift" without entering into a legal trap: "Give to everyone who asks of you. And from him who takes away your goods do not ask *them back*" ([Luke 6:30](#)).

Verses 3-4: The Release

Realize your mistake, and with deep humility, "plead with your friend" to pay his debt before it is entirely yours! You now have "come into the hand of your friend" (become under his control), for he can ruin your good name if he doesn't pay and you may not be able to, yourself. The urgency is such that "sleep" or "slumber" should be less important than seeing that he pays what he owes. THIS IS WHY AN ADAGE SAYS: "MONEY SEPARATES FRIENDS." This is a hard lesson to learn for parents of a child on drugs; a husband or wife of an irresponsible spouse; neighbors; a roommate in school; a relative; or a "stranger" (con-man) with a profitable-sounding proposition by phone, email, or physical approach.

Verse 5: The Speed

The "surety" should act as quickly as a "gazelle" escapes from the "hunter," and a "bird" that realizes a "fowler" (trapper) is grabbing it! Speedy reaction to this legal trap the "surety" has entered is of the utmost.

All Scriptures and comments are based on the New King James Version, unless otherwise noted.