

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

(#40) The Proverbs of Solomon 11:15- Are You Sure, or "Surety?"

Since God Created humans, only God can provide specific understanding of human behavior. God gave Solomon Divine Wisdom (**1 Kings Chapters 3 and 10**) to explain what and why behavior is as it is, and **Proverbs 10:1 - 24:34** are randomly written, as if they were Judgments Solomon made about individual cases brought to him for Divine Wisdom (**1 Kings Chapters 3 and 10**), or simply God-given explanations about life. New Testament passages may help see the continuation of Wisdom offered through Jesus Christ.

Proverbs 11:15:

He who is surety for a stranger will suffer, But one who hates being surety is secure.

In our Lesson #15, the explanation for why being "surety" was dangerous was explained in **Proverbs 6:1-5**. The person who becomes "surety" (guaranty or collateral) for a friend's (or a relative's!) debt has "come into the hand of your friend." To obligate our self with another's debt shows that we are "devoid of understanding" as to how these things work.

Other proverbs that cover this subject are:

- "A man devoid of understanding shakes hands in a pledge, *And* becomes surety for his friend" (**Proverbs 17:18**);
- "Take the garment of one who is surety *for* a stranger, *And* hold it as a pledge *when it is for* a seductress" (**Proverbs 20:16**);
- "Do not be one of those who shakes hands in a pledge, One of those who is surety for debts; 27 If you have nothing *with which* to pay, Why should he take away your bed from under you?" (**Proverbs 22:26-27**);
- "Take the garment of him who is surety for a stranger, *And* hold it in pledge when he is surety for a seductress" (**Proverbs 27:13**).

If a stranger is faithless enough to go into "a seductress" (**Proverbs 5-7**), and you are left holding his "garment" as a "pledge," then how much will he have left when she is through with him and you have his necessary clothing? "For by means of a harlot *A man is reduced* to a crust of bread; *And* an adulteress will prey upon his precious life" (**Proverbs 6:26**). We can become so over-obligated, we could lose our "bed from under" us. In our credit-riddled, debt-ridden society, these are words to heed!



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To assume the debt of “a stranger” is to step into a bond with someone we may not know as well as we thought. This appears to be behind the statement to Christians by Paul: “Do not be unequally yoked together with unbelievers. For what fellowship has righteousness with lawlessness? And what communion has light with darkness?” ([2 Corinthians 6:14](#)), which he explains in [2 Corinthians 6:15-18](#). There must be a line maintained between caution and fellowship.

God prohibited taking a “neighbor’s” garment for collateral in Moses’ Law: “If you ever take your neighbor's garment as a pledge, you shall return it to him before the sun goes down” ([Exodus 22:26](#)). This was his necessary clothing pawned for a debt; it was a “neighbor” who lived close by; and even [Proverbs 17:18](#) warns of being surety “for his friend.” Those who mismanage their own finances, but never learn God’s Wisdom from their experiences, surely are disqualified at dealing with, or advising, everyone else!

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