



FIRST BAPTIST CHURCH OF LAKE ORION

ERRORS TO AVOID

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TEXT: PROVERBS 6:1-19

Solomon is pointing out serious errors to avoid. These include assuming liability for the debts of others (vv. 1-5), being lazy (vv. 6-11), and being devious and divisive (vv. 12-19).

I. DO NOT BE HASTY AND COMMIT YOUR FINANCIAL LIVELIHOOD ON RISKY VENTURES, 6:1-5

A. Explaining the Text

1. The Immediate Context

The father instructs the son, that if he has given his word and has become co-signer to a neighbor's loan or "risky" proposition or a friend's debt that will put his financial future in danger, to do all that he can to get out of it.

2. Historical Context

In Old Testament times, people often put up some kind of security for someone else to guarantee a commitment. This security could be financial in nature as here. It could be one's garment. It could be one's person.

3. Contemporary Context

Understood today, the concept "surety" is that of a "co-signer," or a guarantor that underwrites another's debt. It is a legal term where a person is giving his bond to someone. In other words, a person is guaranteeing a loan or a commitment of another.

B. Application of the Text

1. What the Text is *NOT SAYING*:

- a. **That co-signing is wrong, Pro 20:16; 27:13.**
- b. **That lending money is wrong, Deu 15:1-12.**

2. What the Text *IS SAYING*:

- a. That co-signing for someone you do not know well is foolish, Pro 11:15.
- b. That co-signing for a “risky venture” with funds you need to live on is foolish, Pro 6:1.

If the person applying qualified for credit in the first place, he or she wouldn't be asking for someone else's backing, right?

- c. That exercising sound judgment when lending, co-signing or investing is prudent.

(1) You should only invest money that you are prepared to lose.

(2) If you lend money to others, it should be with funds that you are willing to lose.

If you commit yourself to a foolish agreement, accept personal responsibility and exert every effort to extricate yourself from the agreement.

II. DO NOT BE A SLUGGARD WHO FAILS TO PLAN FOR THE FUTURE, Pro 6:6-11.

A. The Marks of a sluggard

1. A sluggard avoids work and is lazy, Pro 6:9–10.
2. A sluggard never start things, Pro 6:10.
3. A sluggard wants no responsibilities and procrastinates, Pro 10:9.
4. A sluggard is full of excuses, Pro 22:13.
5. A sluggard comes to poverty, Pro 6:11; 13:4; 20:4; 24:30–34.

B. The Advice to the Sluggard: *Go to the ant. . . Observe her ways and be wise*, Pro 6:6.

1. The ant is internally motivated: *Which, having no chief, officer or ruler*, Pro 6:7.
2. The ant is a diligent worker: *Prepares her food in the summer*, Pro 6:8a.
3. The ant is prepared for the future, *And gathers her provision in the harvest*, Pro 6:8b.

Just as the ant demonstrates foresight and diligence in securing its food supply without supervision to compel it, so the sluggard needs to discipline himself so as to prevent future ruin.

III. DO NOT BE DEVIOUS OR DIVISIVE BUT SEEK TO UNITE THE BRETHREN,
Pro 6:12–19

A. The Conduct of the Worthless

1. **He is perverted in speech,** Pro 6:12b.
2. **He is perverted in gestures,** Pro 6:13.
3. **He is perverted in purposes,** Pro 6:14a.
4. **He is perverted in actions,** Pro 6:14b.

B. The Consequences of the Worthless

1. **He will come to sudden destruction,** Pro 6:15a.
2. **He will come to a place of no hope,** Pro 6:15b.

C. The Character of the Worthless, Pro 6:16-19.

Pro 6:17 Haughty eyes, a lying tongue, And hands that shed innocent blood, 18 A heart that devises wicked plans, Feet that run rapidly to evil, 19 A false witness who utters lies, And one who spreads strife among brothers