



Go for God!

The Book of PROVERBS

Chapter 6

“The Sociology of Wisdom”

- > **Sociology** - *The study of society and the development of human society.*
- > **Society** - *People working together for a common purpose; companionship.*

I) Good Business Sense!

(v1-5) Suretyship - The wise man’s warning here is not to be understood as an outright prohibition against all suretyship—the assumption of the obligation of another. The writer is dealing in a practical manner with the impulsive assumption of the debts of other people—the friend or stranger. Beware of signing a friend’s note and never become a partner with a stranger.

> Common Attitudes that Lead to Debt:

- **Ignorance**- Many of us simply were never trained, either formally or by example, to manage our money. Our society is no help—its philosophy is spend, spend, spend. If you can’t afford it, get it anyway because you deserve it. That type of attitude leads to indulgence.
- **Indulgence**- We tend to think we need everything now. Somehow it has become our “right” to have at least two new cars, a nice home, exciting vacations, and so on. The whole concept of starting out small and patiently improving our lifestyle one step at a time has certainly flown out the window.
- **Poor Planning**- No matter how noble our intentions may be, a person without a plan that gauges income versus expenditures is on the road to debt and financial troubles.

> How To Get Out of Debt:

- **Stop any form of borrowing**- Do not borrow anything—and that includes using your credit cards. Here is a recipe for getting out of debt: Preheat your oven to 425 degrees grease a cookie pan, toss your credit cards on it, and bake ten minutes or until done. Consumer credit is the most common source of indebtedness for Americans, and the sooner you stop borrowing, the sooner you will get out of debt.
- **Develop a budget**- A budget is a plan for managing money in your home. If you’re in debt, it will need to be a fairly restrictive budget for at least a year, maybe more. A good place to start is to obtain *A Guide to Family Budgeting* or *Personal Finances* or attend *Dave Ramsey’s Financial Peace University* from your local bookstore.
- **Work Out a Pay-back Plan**- Work out a plan with your creditors to pay your debts. Most creditors are more than willing to work with people who honestly want to repay them.
- **Learn to Trust God**- Start to trust God for the things you truly need but can’t afford. Remember, God may not want you to have an item that you thought you needed, but really could do without.
- **Exercise Self-Discipline** - Curb your impulse to buy. If you haven’t budgeted for it, don’t buy it.
- **Seek Counsel** - Many of us need assistance with establishing and maintaining a budget and working with creditors.¹

> CHRISTIAN FINANCIAL STEWARDSHIP:

1. **Become a steward - Luke 16:10-13** - *He who is faithful in what is least is faithful also in much; and he who is unjust in what is least is unjust also in much. Therefore if you have not been faithful in the unrighteous mammon, who will commit to your trust the true riches? And if you have not been faithful in what is another man's, who will give you what is your own? "No servant can serve two masters; for either he will hate the one and love the other, or else he will be loyal to the one and despise the other. You cannot serve God and mammon."*

2. **Give at least a tithe – Proverbs 3:9-10** - *Honor the LORD with your possessions, and with the firstfruits of all your increase; so your barns will be filled with plenty, and your vats will overflow with new wine.*

3. **Develop a budget – Proverbs 27:23-24** - *Be diligent to know the state of your flocks, and attend to your herds; for riches are not forever, nor does a crown endure to all generations.*

4. **Pay off consumer debt – Proverbs 22:7** - *The rich rules over the poor, And the borrower is servant to the lender.*

5. **Become debt free – Proverbs 10:22** - *The blessing of the LORD makes one rich, And He adds no sorrow with it.*

¹ Larry Burkett Financial Freedom pg 35-38

6. Train your children – Proverbs 1:8 - *My son, hear the instruction of your father, and do not forsake the law of your mother;*

7. Teach others - 2 Timothy 2:2-3 - *And the things that you have heard from me among many witnesses, commit these to faithful men who will be able to teach others also.*

II) Excellent Work Ethic!

(v6-11) Go to the ant consider her ways and be wise:

#1 - (v7) Self-starter, ambitious! #2 - (v8) Sets goals, plans ahead!

> The Sluggard: Sleep, rest, laziness, no goals, no plans, equals poverty.

- Work unto the LORD- Ephesians 6:5-9; R.O.I.- Return on (His) Investment- Matthew 25:14-30.

III) Beware! Character Counts!

(v12-15) Perverse mouth, winking eyes, shuffling feet, finger pointing, perverse heart, devises evil, sows discord.

IV) Seven Things the LORD Hates! (v16-19)

#1- A proud look #2- A lying tongue #3- Murder #4- A heart that devises wicked #5- Feet that are swift in running to evil #6- A false witness who speaks lies #7- One who sows discord among brethren.

V) Purity for Life!

(v20-23) Keep the godly advice of your father and mother:

(The commandment is a lamp; and the law a light - for feet and pathway. Reproofs of instruction are the way of life!)

- Watch out for the **seductress!** Flattering tongue, outward beauty, eyelids of allurements.

- Watch out for the **harlot!** - Or you'll be toast.

- Watch out for the **adulteress!** She'll prey upon you.

- Watch for your **neighbor's wife!**

VI) Justice & Judgment!

(v30-31) Justice for the thief—Restore seven-fold!

(v32-35) Results of adultery- Destroys his own soul, wounds and dishonor, a lifetime of pain, vengeance by the husband, no appeasement.