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Series: Proverbs: Living Wisely in a Fallen World
Message: From Bad to Worse

Transcribed Message
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Proverbs 6:1-19

It was in 1989 that Stephen Covey wrote his best-selling book *Seven Habits of Highly Effective People*. You might have heard of that book. You may very well have read it. It sold over 5 million copies. It still appears on differing best-selling lists. When Stephen Covey was asked why he thought it was so popular he said, I tried to be practical. I tried to be true to life. I tried to be straightforward in what I observed in the lives of people who he believed were highly effective.

We come this morning to Proverbs chapter 6. The 6th chapter of Proverbs. I suppose our title could very well have been three habits of highly ineffective people. Three sins perhaps even of highly ineffective people. Or maybe the number is actually 10 as we get to the end of this section that we look at this morning. We'll look at three primarily and what we want to see is that God's intent is to change us from the inside out. His wisdom is for every area of our lives, whether that's money, whether that's work, or whether that is our words.

A very quick review of what we've seen so far in these opening five chapters of Proverbs. We have said from the outset that wisdom is all about seeing God and seeing ourselves in the way that He does. It's really living life the way God sees it. It's living life the way He wants us to live. I don't know about you, but if you claim to be a Christ follower I can't think of anything that would be more important than to understand what it is that defines life from God's viewpoint and success from God's viewpoint. What could be more important to us as the people of God than to know how to live life well. That's what Proverbs does for us. It is seeing God and seeing ourselves the way God does.

Secondly, we have talked about the fact that wisdom is to be relentlessly pursued. If this is in fact a book which tells us how to live life well and how to live successfully, we need to understand that we're not just going to fall into these things. Highly effective people, whether it's in the business world or anywhere else, don't fall

into success. They pursue it. They work towards it. The same thing is true in our Christian walk. We have to pursue wisdom. It's not a natural that we just are giving ourselves to these things. It's a part of the work of God's Spirit in our life.

So here's this dad and this is the eighth homily now in these opening chapters. He is going to give us a couple of more before we finish in these 9 chapters. The third thing we've noticed is that Jesus is wisdom personified. Jesus is wisdom personified. Jesus is a walking picture of the book of Proverbs. I know your assignment is to read a proverb a day and I know you're doing it. I know I added on the additional Psalm 119 and I know you're doing that. But I would add that if you've got a little extra time, read from the Gospels. Do you know what you find as you look at the life of Jesus? You'll see the wisdom of Proverbs on display. You'll see wisdom personified. You'll see what it looks like to live a Christlike life, and that's ultimately obviously what we're called to. We're pursuing Christlikeness when we study the book of Proverbs. We don't have a Sunday morning life and then a Monday life and a Tuesday life and a Wednesday life that looks different than Sunday morning. Our Friday night life doesn't look any different than Sunday morning life. Saturday doesn't look any different from Sunday. If it does, then we've probably got a disconnect somewhere between the wisdom of God and the way He looks at life and the way we're to look at life, because there is this consistency of pursuing this Christlike life all the way through.

Let's look at some negative examples for positive wisdom. We're going to start off with how not to handle money. What we are going to find is we'll probably come back to the subject of money later on when we get into the topical part of the book of Proverbs. There is so much in the book of Proverbs about money which shouldn't surprise us at all, but this one is a rather specific issue so let's look at the first five verses. This chapter just breaks out in these three different main topics. Chapter 6 verse 1: "My son, if you have put up security for your neighbor, have given your pledge for a stranger, if you are snared in the words of your mouth, caught in the words of your mouth, 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. Give your eyes no sleep and your eyelids no slumber; save yourself like a gazelle from the hand of the hunter, like a bird from the hand of the fowler." This is a fairly desperate sounding situation. I

want to shift gears for just a little bit here because we're talking about how not to handle money. I actually want our first point to be responsible stewardship. I know there's a little bit of a logical disconnect there, but you'll see the point in just a minute.

Responsible stewardship. As we look at this particular group of verses, I think it will help us to understand what it is that Proverbs and the Bible says about how we handle money in the specific area of loaning money out for instance and what our attitude is to be towards the poor. The word of God has some very specific things that will pertain to these verses in that regard. Look at Deuteronomy chapter 15. In Deuteronomy 15 this is what we read in the opening 2 verses: "At the end of every seven years you shall grant a release. And this is the manner of the release: every creditor shall release when he has lent to his neighbor. He shall not exact it of his neighbor, his brother, because the Lord's release has been proclaimed." That is a loan program that I think all of us could sign up for. Every seven years under the Old Testament economy, under the Old Covenant, every seven years every debt was wiped out. God has an amazing way of putting together a society that can function and can benefit people all across the spectrum. One of the things that he says in Deuteronomy 15 is every seven years, which was the sabbatical year, the year of rest. We have this principle of Sabbath rest. We observe it hopefully one day a week when we rest from our labors. God instituted this in a bigger way within the very economy of Israel. Every seven years everybody who had a debt had that debt automatically wiped out. You can imagine in the sixth year there was a lot of sales going on at the local chariot dealership. People are upgrading to the 4 x 4 and the four-wheeled chariots because they knew in the seventh year their debt was going to be wiped out. That was just a part of what God built in to help in the whole matter of how people would be treated.

If you look at that same passage Deuteronomy 15 verses 7 through 12, you see God adds on an additional note with regard to how we look at the poor. Verse 7: "If among you, one of your brother should become poor, in any of your towns within your land that the Lord your God is giving you, you shall not harden your heart or shut your hand against your poor brother, but you shall open your hand to him and lend him sufficient for his need." You can't say the seventh year, the year of release, is coming up. You can't do that. Your brother who is in need comes to you and you see that he

has a need. You can't start calculating in your head I'm not going to loan him money because next year is the year of Sabbath and he's going to get that loan released. The Lord was very sensitive about how it is that we see and how we treat the poor. We're to be liberal, to be generous towards the poor.

The last chapter of the last passage is Leviticus 25 and there's a similar theme there in Leviticus 25 about lending to the poor and doing so without interest. When you would loan to somebody who you knew had nothing, you didn't loan it to them to make money by gaining interest off of that loan. You just loaned it to them because that was the heart that God had for the poor. So you take those ideas: how it is that God sees the poor, how it is that He wants us to handle money, how it is that we are to loan, then you bring that into the specific setting back in Proverbs chapter 6. Here's where we see irresponsible stewardship.

So notice this matter of irresponsible stewardship. Here the context of this Proverbs 6 passage is a very narrow circumstance and situation that he's looking at. and that is you have now become security for another person's loan. Somebody doesn't qualify for a loan on their own. They need collateral and you become Mr. and Mrs. Collateral. They come to you and they want you to underwrite the loan with them, so you cosign with them. That's the context of what he is looking at here. The person in view is variously described as your neighbor or a stranger.

And you say what? Which is it? Is it a neighbor or a stranger? I mean there's a big difference between loaning money and cosigning for a neighbor than there is for a stranger. Who would cosign for a stranger? This is called a merism. It's a figure of speech in which you have two contrasting words and they're used to speak of the whole. So you have a part but it's the whole that is in view. In effect, what Solomon is saying to his son is whether you cosign for a neighbor or whether you cosign for a stranger or whether you cosign for somebody in your family, I'm talking about the whole thing, the whole picture. I'm talking about anybody and everybody that might fall into that category. He says don't do that. Don't put yourself in jeopardy by cosigning that note.

Now in the Old Testament economy, remember if you failed to pay your loan, if you didn't make your payments, they didn't simply come and say hey, what's going on

here. And you didn't say I fell behind and I'm declaring bankruptcy. You didn't say that. You sold yourself into slavery, or more likely, if you had children, your children were sold into slavery. That's the back story behind what Solomon is saying. Don't put yourself in that kind of financial jeopardy.

If you go over to the 11th chapter and verse 15 you see it said again: "Whoever puts up security for a stranger will surely suffer harm, but he who hates striking hands in pledge is secure." So you're being a responsible steward. You look at chapter 22 and verse 26 and he says something similar: "Be not one of those who gives pledges, who put up security for debts." Don't do it. Solomon says that on a number of occasions. In verse 2, he describes this as being caught in the snare. You've put yourself in a place of financial jeopardy when you cosign that note over which you have no control. You don't know what that person is going to do. They may have the best intentions in the world but sometimes best intentions don't work.

So what is Solomon's advice? If in fact you've done that and you're sitting here this morning and you've cosigned that note, what does Solomon say to his son that he is to do? Verse 3, he says: "then do this, my son..." and he gives some wise solutions to this very significant and specific financial problem. "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." The bottom line of verse 3 is you just do whatever you have to do to get out from that note. You do whatever you have to do to get out of that bad decision. You shouldn't have cosigned to begin with. Now you find yourself in that situation. Now you're implored to save yourself. The point is to plead urgently. It literally means to totally humiliate yourself. That's the idea behind this language. Be stepped on. Be taken advantage of, if you will, in the opposite effect and let them call you any and every name in the book, but you do all that you can to get out of this.

When are you supposed to do this? Verse 4 and 5: "Give your eyes no sleep your eyelids no slumber; save yourself like a gazelle from the hand of the hunter. like a bird from the hand of the fowler." Do it right away. Do it right now. Yesterday would've been good. Okay, today. You can do it today. Today for sure. when I read this particular group verses and I see the urgency with which Solomon is telling his son to extract himself from this financially irresponsible decision, it reminds me of the parable that

Jesus told in Luke 18. The persistent widow who comes to the judge and she's knocking on his door. He is not answering. She is knocking and he's not coming. She keeps knocking and finally he's like okay, she's not going away. I'm going to go down and I'm going to do what it is that she wants me to do. That's kind of the picture that you have here.

I asked a banker friend just this week if this circumstance were to happen today, you have cosigned a note and you just stumbled across Proverbs chapter 6 this morning and it says don't do that. Don't cosign a note for somebody. What could you do in our current state of affairs? He just frankly said there's very little you can do. He said banking regulations being what they are, you've signed that note. The bank can't just go well, we understand you just learned what Proverbs 6 says. We're just going to take your name off of that note and we'll inform the person that you signed for that they're on their own now. He just said the banking regulations being what they are there's really nothing the bank could do to release you from that.

We had some friends that live out of state and they did this for their son. They cosigned a note for a starter home for him. There were probably some warning signs on the front end just in terms of maybe the reliability of this young man, but they did it anyway, I think maybe in hopes of encouraging him to press into responsibility. When we were talking he told me than I am in a financial difficulty. He said his own business was now in jeopardy. His son quit making payments and they couldn't make those payments. Everything was beginning to unravel and he was very stressed. That's the situation that is in front of us here.

Here's the bottom line of this. The Bible doesn't say that it's sin in every circumstance to loan money. That's not what the Bible teaches. We're not to do so with usury. We're not to take advantage of people when we do that. The bottom line of this is simply this. If you can afford to sign that note as if you were going to take on that loan yourself, then I don't think this particular situation says that you can't do that. But if you're putting yourself in a situation where if the other person can't make good on the loan and you can't either, then don't do it. If the loan can in effect become a gift to somebody, then that's a totally different thing. If you can afford to sign on that line

because you have the financial means to take that loan on yourself, then I believe that would not speak to this specific context. So first of all avoid financial entanglements.

Secondly, we go to something a little bit worse. Don't be a slimy slug. Nobody wants to be a slimy slug. We're going to probably take this up next time or another time as well because there's a lot in the book of Proverbs about being a slimy slug or somebody that is lazy. The challenge comes from the world of nature. Verses 6 to 11 brings to us the second particular habit of highly ineffective people. It's interesting that here we are the pinnacle of God's creation. We're the pinnacle of God's creation. We're made in the image and likeness of God, and God doesn't mind taking us to the school of Antsylvania. There in the world of ants, we're to learn lessons from one of the lower of all of God's creation. It's kind of a striking thing, isn't it? It speaks I think to many things about how we view the world that God has created and made, what our own heart attitude is to be.

But he starts off by talking about the need to be self-disciplined. We learn from the ant: "Go to the ant, O sluggard; consider her ways, and be wise. Without having any chief, officer, or ruler." No prodding. No pushing. No taskmaster. They know exactly what needs to be done and they go and they do it. It's like a typical teenager today. They know what needs to be done and they just go and do it. They take it on.

When I was studying this week, I remembered an admiral and you'll remember this story too. Admiral McRaven was speaking at Texas University commencement 2014 and he said if you want to change the world, what do you do? Get up in the morning and make your bed. If you want to be a world changer, learn self-discipline. Learn what it is to take on those small tasks without anybody telling you what to do. That went viral and everybody loved that comment. I don't how many of the students are still making their beds but that was his advice. Be self-disciplined.

It's interesting in Proverbs, the opposite of being a slimy slug, the opposite of being lazy is not being a workaholic. It is not swing the pendulum from one side all the way over to the other and you work yourself to death. The opposite of a lazy man in Proverbs is an upright man, an upright woman, a righteous person. A lazy spirit is a moral problem in the book of Proverbs. It's a moral problem. It's a problem that needs to

be addressed because of the fact that it's a moral problem. The opposite of the lazy man is the righteous man.

So what are we to be? We are to be secondly industrious. We're to be hard-working. One of the values that has made our country great is our Judeo-Christian heritage that is all through the Word of God, Old Testament and New Testament, that values work. The truth is there was work before the fall. There is work now that we live within the fall. I fully believe that there is work after the fall and after redemption and through all of glory. The Bible doesn't paint a picture of saints sitting on clouds humming songs and playing the harp. We're going to be active. We're going to be working. We're going to be engaged. The thing that happened because of the fall was not the curse of work. It was the curse of labor and toil and sweat and all of the frustration that went with that. So we are to be industrious.

Listen to what it says in Proverbs 16:26 "A worker's appetite works for him; his mouth urges him on." God never intended that government would be the provider of food for the lazy man. For the poor, absolutely. For the needy, absolutely. For those that can't, absolutely. But it isn't for those that will not work. Paul says the same thing in 2 Thessalonians chapter 3. It's clear that God intends for us to be workers.

Thirdly, be forward-looking. Verse 8 back in chapter 6 of Proverbs: "She prepares her bread in summer and gathers her food in harvest." There is always that balance there in the Word of God between the sovereignty of God and the work of God and personal responsibility. You see that tension throughout the Scriptures where we're trusting God with all our heart and leaning not on our own understanding, but we are to be self-disciplined. We're to be industrious. We're to be forward-looking. We're to be hard-working. We're to be providers. All of those things are in balance and tension with each other.

Look at the warning for the one who's the slimy slug. Verses 9 through 11. The question of verse 9: "How long do you lie there, O sluggard? When will you arise from your sleep?" And the answer is given in verse 10: "A little sleep, a little slumber, a little folding of the hands to rest." There in verse 10 you have the values of a lazy person. The values of a lazy person are a life of ease, of rest, of comfort. Their philosophy of life

is take it easy. Their attitude towards life is never do today what you can put off until tomorrow. Clearly the exact opposite of what we see in the world of little ants.

Here's the thing. This matter of a lazy spirit is a moral issue as we said. It isn't just in the physical realm. It is not just related to work. It actually is something I think all of us struggle on some level against this tendency, but it actually is something that is a part of our spiritual life as well. It's easy to be lazy spiritually. A lot of things have been written and said by biblical scholars about their observations about where the church of America is and why it is where it is. Consistently, one of those observations is that we tend to be lazy. We tend not to be self-disciplined, industrious, hard-working with regard to the spiritual disciplines and what will advance us in our walk with God. It is like the very opposite of what I said at the beginning, that instead of pursuing wisdom we somehow think that this is just going to happen. We're going to sit in Sunday morning once a week, if we're there, and somehow we're just going to be wonderfully transformed in all of the ways that God wants us to be. This can be a component of that, a part of that. Hopefully very much so. But it's only a part of it. We can be lazy spiritually and to our own detriment. And we can be lazy intellectually.

I read this fascinating article this week about that the Lincoln-Douglas debates. and since we're coming to one of the favorite times of the seasons of life as we get into the presidential election here that we all enjoy so much and can't hardly wait for it all get going in full force, they were talking about the debates between Lincoln and Douglas. They lasted for three hours. The first guy started off for like an hour of giving his side and his ideas and the next guy would present a rebuttal for an hour and a half. Then the first guy would come back for a half an hour. We want things in 15 second soundbites. We're going to solve the problems of the world in 15 seconds. It just reminds us of how lazy our culture and society has become physically, spiritually, and intellectually.

The result of verse 11 is sobering: "and poverty will come upon you like a robber, and want like an armed man." John Piper has a book entitled *Don't Waste Your Life*. That's what I thought of when I thought of that verse. A wasted life. Wasted opportunities. Every day there are opportunities out there. Every day there's something that we can pursue with regard to the blessings of God and the purposes of God in our life. Every day we're making those choices as to whether we're going to do those things

or whether we can put it off to tomorrow. Verse 11 tells us what that looks like. A day that is wasted, opportunities that are wasted, ultimately becomes a life that is wasted.

Then that brings us to the third and the final behavioral choice of highly ineffective people and in this case it has to do with the sower of discord. In verses 12 through 19 we're going to look primarily at verses 12 through 15. But look at verse 12: "A worthless person, a wicked man, goes about with crooked speech." The sower of discord, the subject of these verses, is described in the beginning of verse 12 as someone who is worthless and someone who's wicked. There is not mincing of words. A sower of discord is someone who is worthless and wicked.

When that Hebrew word for worthless is translated in the New Testament in 2 Corinthians in chapter 6 by the apostle Paul, it's the word *belial*. He is using it in reference to whom? Satan. The idea behind this word, the Holy Spirit actually attaches this particular word to Satan himself in 1 Corinthians chapter 6 and said oh yeah, Satan is that *belial*. He is a worthless one. Someone once said that the work of the devil is to sow discord among God's people. Let's not join him in his work. That's exactly who's in view here.

The speech of this person, the end of verse 12 says, "goes about with crooked speech." Verse 13: "winks with his eyes, signals with his feet, points with his finger." The contrast between the lazy person, the slimy slug of the previous section right, the total inactivity, and here is the worthless one, the wicked one, and they're totally energized. What a contrast that is. One pursuing the evil and discord with great diligence in contrast to the one who wouldn't do anything. Paul says in Ephesians 4:29 let no unwholesome word come out of your mouth but only such as is edifying good, that builds up others in the body of Christ. It's a striking picture that we are given here. The intentions of this person in verses 14 and 15: "with perverted heart devises evil, continually sowing discord; therefore, calamity will come upon him suddenly; in a moment he will be broken beyond healing."

Notice the last verse of both of these sections. When you go to verse 16: "There are six things that the Lord hates, seven that are an abomination to Him; haughty eyes, a lying tongue, and hands that shed innocent blood, a heart that devises wicked plans, feet that make haste to run to evil, a false witness who breathes out lies, and one who

sows discord among brothers.” This example that we have throughout Proverbs where God says there's three things I want you to know; no, there are four. There are six things that I want you to understand; no, they're seven. That's actually a literary device in which he is drawing attention. He is not saying that this a totally exhaustive list. That's not the idea. That's a way of drawing attention, importance of these things. We have that here. The intentions of this person is simply to agitate. To agitate against all that is good. To promote that which is destructive and harmful until you see again in that section of 16 to 19 it ends as well with the sower of discord. Some of the strongest language in the Bible has to do with this kind of person who, for whatever reason, and God describes them as being a worthless and wicked person, makes it their heart's goal and desire to sow discord among God's people. Paul says in Romans chapter 16 and verse 17 “I appeal to you brothers to watch out for those who cause divisions and create obstacles contrary to the doctrine that we have taught. Avoid them.” The whole point of this is let's not be that kind of person. Above everything let's make sure that we're not in this category of those who sow discord within the body of Christ. Speak against a brother or sister for the purpose of hurting them tearing them down? God has a very strong word for us in that regard.

Then you go over to Titus chapter 3 and verse 10 Paul says: “As for a person who stirs up division, after warning him once and then twice, have nothing more to do with him, knowing that such a person is warped and sinful; he is self-condemned.” He's describing church discipline against the person who is sowing discord among the brothers and sisters. Don't do it and stay away from those who do.

God's intent is to change us from the inside out. Whatever that area is in our life, that's what He wants to do. His wisdom touches everything. All of life. Here's just three: money, work, and words. What do we take away? Let it be true of us that we look to Christ in every area of life for all that we need. There's no area that is unimportant to the work of God's Spirit in our life. There's no area that goes unnoticed. We are called, as we said at the very outset, to submit ourselves every day to the Lordship of Jesus Christ in every area of life. One of the dangers is, as you think of Stephen Covey's book, these traits of highly effective people, is to think that what we have in the book of Proverbs is just kind of the counterpart. Here's some practical stuff that God wants you to look at in

your life. It's straightforward. Here is some good advice. And that's not what Proverbs is. Proverbs is good advice and Proverbs is wisdom, but Proverbs is how to live life in the way that honors God and pleases God and represents one who is living under the Lordship of Christ. It's far beyond just five or six or seven habits of highly effective people. This is the life of Christ.

So as to our money, we think in terms of our indebtedness. Think of how Christ comes into our life and He marks on our life that our debt has been wiped out, our debt has been paid in full. Whatever it is that you came in with this morning, the blood of Christ and the grace of God has covered that. He wants you to know that that debt has been paid, that there is no note hanging over your head, that Christ did all that needed to be done on the cross. He is the provider. He's the giver.

Think of the area of work and think of the life of Christ. He lived a perfect life. Every day of the life of Christ, He lived perfectly. Every day He accomplished exactly what it is that God the Father wanted Him to do. His life verse from the Psalms is Father, I have come to do Your will, and He did it perfectly. So we face the day and we go into our work, we go into the responsibilities of that day, fully engaged and desiring that God would accomplish that same thing in our lives just as He did in the life of Christ. We won't do it perfectly by any means but we should strive to bring honor to Him.

Then, of course, this area of our words. Just think of how words so often harm and hurt each other in the body of Christ and how it is that we need to remember that Jesus gave His life for us as a body, as a family. It's His family. It's His body. He feels incredibly passionate about each one of us. When we are taking on the role of this worthless person, this one who is acting harmfully towards each other, it grieves the heart of God. So we come to our Lord and we find all that we need.

Do you know why? Because every time it just directs us to the gospel. The reality is we're all strugglers. None of us is perfect. We're all struggling to do and accomplish the will of God as best we can in the power of God's Spirit. That's where the gospel comes and that's where the gospel meets us every day. That's why we talk about living out the gospel because we remind ourselves every day that we're not there yet, but by God's grace we want to take another step closer to the things that God has intended for us.

Let's pray. Father God, we're grateful again this morning for the work that You have done in our lives, the work that You are doing. Father, I pray for that work of Your Spirit in the life of someone this morning that maybe hasn't encountered the glory of the gospel, of what Jesus did on the cross. They can lay down their works and their efforts and their human achievements and they can just rest in Your grace. They can say yes to the fact that what Jesus did was all that needed to be done. Lord God, by Your Spirit, bring that understanding, that enlightenment into the heart and life and mind of someone this morning. Bring them into new life in Christ and give to them a perspective that is life changing and transforming from the inside out. Father, for all of us, we desperately need the work of Your Spirit in these areas that we've looked at. In every area of our life, we need the sufficiency of Christ. So we call out to You and ask that You would do that which only You can. For your glory, Father. We pray in Jesus's name, amen.