

# Compassion Trap

## WISDOM'S WARNINGS (PART 1) • PROVERBS 6:1-5

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### **\*\*COVID-19 SPLIT SERVICE\*\***

It is good to see you again this morning! All of us should have the elements for the Lord's Supper (either from home or from the table in the entryway), as we will be partaking of the Supper immediately after our study from the Word. Following the Lord's Supper, we will sing "When We All Get to Heaven" before heading outside right away so that we can do our visiting out there in the fresh air.

As our custom has been, we are starting this morning with a summary of God's plan for our salvation. Jesus died for our sins, he was buried, and he was raised up on the third day. In response, we believe the good news, we turn away from sin, we confess Jesus as being the Son of God, and we allow ourselves to be immersed in water for the forgiveness of sins. And once again, we have several examples this week, starting with Keanan and Lyle who were baptized at the Southwest congregation in Phoenix. You might remember we had two baptisms from the same place last week, but we are thankful for the example of Keanan and Lyle who were baptized down in Phoenix a few days ago.

We also have a picture from Esudas Bontha, in India. This came in about an hour before worship today and was shared by the Yorba Linda congregation in California. Four were baptized earlier today in India.

And the last example is actually a reference to three baptisms in the report that just came in from Barry Baggott down at the Crieve Hall congregation on the south side of Nashville. Crieve Hall actually helped us financially for a few years when we first moved to Madison, and I believe they also might have helped us with the purchase of this building. Barry Baggott spent much of his life as a missionary to Cote d'Ivoire, located on the southern coast of western Africa, directly to the west of Ghana. Barry was there until the political situation completely flew to pieces a number of years ago, and he was basically forced to move back to the United States. He is now at the Crieve Hall congregation, continuing his work of publishing French Bible study material. He has also established a French-speaking congregation right there in Nashville, which is amazing! Barry's wife passed away just a few years ago, but he continues to press on doing an amazing work. In this most recent report, he says that due to the pandemic he hasn't been able to travel quite as much (checking on French-speaking churches around the world), so he's spent some time compiling a world-wide directory of French-speaking congregations, he's continued to publish a French Bible newsletter with a mailing list of around 25,000 each month, they recently

sent a shipping container with 70,000 pieces of literature to be distributed to a preaching school he helped establish in Cote d'Ivoire, he's helped send 85,000 items to Cameroon, and he's also had a part in translating a World Bible School Bible that went through its first printing, with 3,000 copies already being distributed. Barry is no slacker! I mention his name, because you will want to meet Barry in the life to come. He is a spiritual hero to many.

But as to the baptisms, he has been studying with the wife of a friend in Cote d'Ivoire, and he learned that she had been baptized recently, coming out of a life of paganism, followed by some time spent with Islam. She now joins her husband and her grown children as a Christian. Secondly, Barry also followed up with a contact to his website that he connected to a good congregation in Paris, and she has now been baptized. And then finally, just last Sunday, Barry was able to baptize Heritier Lokota, who recently moved to Nashville from the Democratic Republic of Congo just over five years ago. Barry had helped this man translate some immigration papers, he had worshiped occasionally with the French congregation, he now has his US citizenship, but now (as of last Sunday) he is now a citizen in heaven as well. We share these baptisms by way of encouragement: What they have done over the past week or so, you can do this morning! If you have any questions or concerns, if you would like to study further, please get in touch.

This morning, I want us to go back to our long-term, very sporadic series of lessons taken from the book of Proverbs. A time or two every year, we have been going back to Proverbs. I doubt that I will live long enough to finish this series, but we are very sporadically looking at some wisdom from King Solomon. Over the past few years, we have worked our way through Proverbs 1-5, so today we start a mini-series of lessons from Proverbs 6 (Wisdom's Warnings), and we come to a short paragraph where King Solomon, one of the most wealthy men to ever live, warns his sons about the danger of making a particularly stupid financial decision.

Most of us have probably made some terrible financial decisions. I had several of our own in mind (including a whole life insurance policy we got when we first got married), but several days ago, I asked my wife, "What have been some of our worst financial decisions?" And we spent a few moments reminiscing about some of our financial regrets. First on her list was an old Toyota Corolla we bought a number of years ago. We had an awesome Yamaha Zuma scooter for a few years, but we got to a point where we really needed a vehicle with doors and bumpers, so we sold the Yamaha and found this old Toyota at an independent used car place near Farm and Fleet over on Stoughton Road. It was a Toyota Corolla VE. You've heard of SE and LE (Special Edition and Luxury Edition), but this was neither. This was the "Value Edition" – roll-up windows, manual everything, including a manual transmission, it was in tough shape, one of the front blinkers was held in with a deck screw, and this car was a financial nightmare. It ended up having a cracked transmission housing that would constantly leak. The car had a little more than 160,000 miles, but we seriously started thinking it might have actually been more than 260,000 miles, as it didn't have enough columns in the odometer. And after a while, I started referring to the "VE" as "Very Expensive." And even today, when I see a "VE" on an old Toyota, I reminisce about the "Very Expensive" car we once had.

And if you are old enough, you probably have a number of financial regrets in your life as well. All of us have probably learned the hard way a time or two. In fact, it would probably be wise if we as parents would take some time, maybe over lunch today, to share some of our financial nightmares with our children. We need to warn based on experience. And that is what Solomon does here.

This morning, then, we are looking at Proverbs 6:1-5. Let's look at the words of King Solomon – Proverbs 6:1-5,

- 1 My son, if you have become surety for your neighbor,  
Have given a pledge for a stranger,**
- 2 If you have been snared with the words of your mouth,  
Have been caught with the words of your mouth,**
- 3 Do this then, my son, and deliver yourself;  
Since you have come into the hand of your neighbor,  
Go, humble yourself, and importune your neighbor.**
- 4 Give no sleep to your eyes,  
Nor slumber to your eyelids;**
- 5 Deliver yourself like a gazelle from the hunter's hand  
And like a bird from the hand of the fowler.**

As we look at what Solomon says to his son in this passage, I want us to look at the PROBLEM, followed by the SOLUTION.

- I. **But we start with the problem as King Solomon warns about the danger of being TRAPPED, and the issue here involves becoming SURETY for a neighbor.**

The word **“surety”** refers to some kind of “pledge given in exchange,” and in this case, it's for either a **“neighbor”** or a **“stranger.”** In the second half of verse 1, Solomon refers to **“giving a pledge,”** and as I understand it, it goes back to the idea of smacking hands. We think in terms of a handshake. They were sealing a deal. And so, it's the idea of making an agreement to put yourself on the line financially for another person. Today, we might refer to this as co-signing for a loan. When somebody wants a loan, and if the bank sees it as being too risky (for any number of reasons), they will sometimes require a co-signer. They want somebody who is qualified to take on the risk on behalf of the person taking out the loan. We need to understand, though, that a co-signer is liable. And so, if the borrower fails to repay, the lender can come after us.

What we need to notice here is that Solomon describes this as being caught in a **“snare.”** He describes this as being **“caught”** with our words. We have made a promise, we have put ourselves on the hook financially, but the danger is: The outcome is not up to us! We have put our own integrity on the line, based on somebody else's behavior. We have given our good name to somebody else. And it's dangerous. It's a trap. It's a snare.

A snare, of course, is basically a wire. This is a snare I got on Amazon several years ago. You can get these by the dozen. There's an anchor to hold it to something, and then there is a loop that tightens. So, you put this in the path of whatever critters are harassing your vegetables, they try to hop on through it, but it tightens. And in a panic, the end comes very quickly. This is how King Solomon describes co-signing a loan. It's a trap! And we have several similar warnings spread throughout the book of Proverbs. In Proverbs 11:15, for example, he says, **“He who is guarantor for a stranger will surely suffer for it, but he who hates being a guarantor is secure.”** In Proverbs 17:18 he says, **“A man lacking in sense pledges and becomes guarantor in the presence of his neighbor.”** In Proverbs 22:26-27 he says, **“Do not be among those who give pledges, among those who become guarantors for debts. If you have nothing with which to pay, why should he take your bed from under you?”** Co-signing on a loan, then, is a trap, a snare.

But we need to ask: Why would we do this? If it's so dangerous, what's the draw here? What would make us do something like this? And the answer is: Compassion! We are approached by a neighbor or stranger, and we feel sorry for the person. We feel this need to help, and like an animal contemplating the bait in a trap, it's very easy to fall for it. It's hard to say "no" sometimes. Obviously, friends can be very persuasive. So, we shake hands, and the wire starts tightening around us. We do something that seems to be the compassionate thing to do, our heart says "yes," but we are trapped.

Now, Solomon encourages generosity elsewhere in Proverbs, but he describes this as a trap. And the reason is: Here, both the amount and the timing of it are completely out of our control. Instead of helping with a set amount at a certain time, co-signing puts us at risk for an unknown amount over what is perhaps a long period of time. And as those other proverbs point out, co-signing makes us insecure and may even take away our own bed. On top of that, we are risking our own good name based on somebody else's behavior, and that is not wise.

So, first of all, we have a warning: Avoid the trap! It's much easier to avoid a trap than to get ourselves out of one.

**II. However, if we've already made the agreement, if we've already fallen into this, we continue in verses 3-5, and Solomon's advice now is to do everything we can do to get out of it – DELIVER YOURSELF, he says!**

First of all, I take a bit of comfort in the idea that even as God's people, we will sometimes make some really bad financial decisions! Just because we love God, doesn't mean that we are immune from having a "stupid attack" in financial matters. In fact, it's probably "trying to help" that gets us into this trap. However, if we've made an agreement like this, King Solomon's advice is: Get out! And in the process, you might even need to "**humble yourself.**" Literally, this is the idea of allowing yourself to get trampled on! Get out! And if you need to get walked on a bit, that's okay. Humble yourself.

And then he tells his son to "**importune**" his neighbor. That's a word I have never used, but we look it up, and it seems to refer to acting stormily, boisterously, or arrogantly. And it seems the meaning here is that we need to take care of this thing right now. Act quickly! Don't sleep on this decision, but instead, "**deliver yourself,**" like a gazelle from a hunter's hand or like a bird from the hand of the fowler. Once you recognize that you are in a trap, get out, even if it means you need to suffer a bit. A little bit of temporary humiliation is much better than a lifetime of regret. I've heard Dave Ramsey refer to escaping debt with "gazelle-like intensity," and I'm guessing this is where that comes from. Run from the trap like a gazelle or like a bird about to be grabbed. Get out! Make a run for it. Deliver yourself.

**Conclusion:**

As we close, let's be clear, that although compassion might lead us into a trap like this, we still need to be compassionate! One of the challenges in helping people in need is that we tend to get more and more skeptical over time. We get burned a time or two, and we might just back away. But, no! Let's not take this as "do not help your friends and neighbors" lesson. As God's people, we need to be helping the helpless. We do, however, need to be wise about it. And so instead of co-signing a loan, maybe there's some other way to help. I know, as a congregation, we continue to help people all the time, but we've learned a few things along the way. We don't give loans, for example. We've helped our own members with food, and rent, and utilities, and medical bills,

from time to time, but those are not loans. If somebody wants to pay it back or pay it forward, we explain: That's between you and God. We are not a bank. But we are doing good.

So, I would encourage all of us to keep on doing good – as individuals, and also as a congregation – but we need to be wise about it. Sitting down and helping somebody with an actual budget might actually do more good than co-signing a loan. For somebody struggling with an addiction, taking them to Woodman's might do more good than handing them an envelope full of cash. Helping with a budget or a new resumé might do more good than writing a check. What's really needed might take some time and effort. Just a few weeks ago, we got a call from a mom whose daughter desperately needed gluten-free food, and they weren't getting that through the local pantries. One of our elders went out took care of that need. We need to have compassion, we need to demonstrate love and kindness toward those who are hurting, but we also need to avoid the snare that King Solomon warns us about here. And that is our lesson from Proverbs 6:1-5: Help others, but do NOT co-sign on a loan. I hope you can be with us next week as we move into the next few verses of Proverbs 6.

As we close, let's go to God in prayer:

Our Father in Heaven,

We praise you this morning as the awesome and almighty God. You look out for the fatherless, the widow, the hungry, and the poor, and you expect us to do the same. We are thankful that you have provided us with abundant resources, and today we ask for wisdom as we live here in a world surrounded by various needs. We pray that we might help in ways that are truly needed. We pray that we might find solutions that are perhaps new and creative. We pray that we might use our material wealth not only to alleviate suffering, but in a way that points the lost to you.

Thank you for Jesus. We know that he gave up the riches of heaven to be born into poverty, and we know that through his poverty you have made us spiritually rich. Thank you for the blessing of being in Christ, the blessing of having our sins forgiven.

We come to you this morning in his name. AMEN.

To comment on this lesson: [fourlakeschurch@gmail.com](mailto:fourlakeschurch@gmail.com)