

6 Go to the ant, you sluggard!
Consider her ways
 and **be** wise,
7 Which, having no captain,
 Overseer
 or ruler,
8 Provides her supplies in the summer,
And gathers her food in the harvest.
9 How long will you slumber, O sluggard?
 When will you rise from your sleep?
10 A little sleep,
 a little slumber,
 A little folding of the hands to sleep—
11 So shall your poverty come on you like a prowler,
 And your need like an armed man.
12 A worthless person,
 a wicked man,
 Walks with a perverse mouth;
13 He winks with his eyes,
 He shuffles his feet,
 He points with his fingers;
14 Perversity *is* in his heart,
 He devises evil continually,
 He sows discord.
15 Therefore his calamity shall come suddenly;
 Suddenly
 he shall be broken without remedy.

16 These six *things* the LORD hates,
Yes, seven *are* an abomination to Him:

17 A proud look,
A lying tongue,
Hands that shed innocent blood,
18 A heart that devises wicked plans,
Feet that are swift in running to evil,
19 A false witness *who* speaks lies,
And one who sows discord among brethren.

20 My son,
keep your father's command,
And do not forsake the law of your mother.

21 Bind them continually upon your heart;
Tie them around your neck.

22 When you roam, they will lead you;
When you sleep, they will keep you;
And *when* you awake, they will speak with you.

23 For the commandment *is* a lamp,
And the law a light;
Reproofs of instruction *are* the way of life,

24 To keep you from the evil woman,
From the flattering tongue of a seductress.

25 Do not lust after her beauty in your heart,
Nor let her allure you with her eyelids.

26 For by means of a harlot *A man is reduced* to a crust of bread;
And an adulteress will prey upon his precious life.

27 Can a man take fire to his bosom, And his clothes not be burned?
28 Can one walk on hot coals, And his feet not be seared?

29 So *is* he who goes in to his neighbor's wife;
Whoever touches her shall not be innocent.

30 *People* do not despise a thief
If he steals to satisfy himself
when he is starving.

31 Yet *when* he is found,
he must restore sevenfold;
He may have to give up all the substance of his house.

32 Whoever commits adultery with a woman
He *who* does so

lacks understanding;
destroys his own soul.

33 Wounds and dishonor
And his reproach

he will get,
will not be wiped away.

34 For jealousy
Therefore he

is a husband's fury;
will not spare in the day of vengeance.

35 He
Nor will he

will accept no recompense,
be appeased though you give many gifts.

EXPLANATION

How This Chapter is Organized and Related to Financial Failure

Proverbs 6:1-5 – Poor Financial Decisions

Proverbs 6:6-11 – Failed Work Ethic

Proverbs 6:12-19 – Immoral Actions

Proverbs 6:20-35 – Immoral Relationships

FINANCES: PRINCIPLES TO AVOID FINANCIAL RUIN, PART 1

Proverbs 6:1-5 – Poor Financial Decisions

Pr 6:1 My son, if you become surety for your friend, *If* you have shaken hands in pledge for a stranger, **2** You are snared by the words of your mouth; You are taken by the words of your mouth. **3** So do this, my son, and deliver yourself; For you have come into the hand of your friend: Go and humble yourself; Plead with your friend. **4** Give no sleep to your eyes, Nor slumber to your eyelids. **5** Deliver yourself like a gazelle from the hand *of the hunter*, And like a bird from the hand of the fowler.

Friend & Stranger: These two terms represent the full spectrum of relationships from someone who is very close to someone not close—essentially anyone.

Background:

#1) Israel was to give to those who have a genuine need

- **Dt 15:7** "If there is among you a poor man of your brethren, within any of the gates in your land which the LORD your God is giving you, you shall not harden your heart nor shut your hand from your poor brother, **8** but you shall open your hand wide to him and willingly lend him sufficient for his need, whatever he needs. **9** Beware lest there be a wicked thought in your heart, saying, 'The seventh year, the year of release, is at hand,' and your eye be evil against your poor brother and you give him nothing, and he cry out to the LORD against you, and it become sin among you. **10** You shall surely give to him, and your heart should not be grieved when you give to him, because for this thing the LORD your God will bless you in all your works and in all to which you put your hand. **11** For the poor will never cease from the land; therefore I command you, saying, 'You shall open your hand wide to your brother, to your poor and your needy, in your land.'

#2) Israel could loan money to a friend, but it must be without interest

- **Ex 22:25** "If you lend money to *any of My people who are* poor among you, you shall not be like a moneylender to him; you shall not charge him interest.

#3) Israel could charge interest to foreigners

- **Dt 23:20** To a foreigner you may charge interest, but to your brother you shall not charge interest, that the LORD your God may bless you in all to which you set your hand in the land which you are entering to possess.

Surety for your friend: guaranteeing the credit/debt of others (possibly giving a loan too)

Shaken hands in pledge for a stranger: verbal agreement (written agreement possible)

- **Ex 22:26** If you ever take your neighbor's garment as a pledge, you shall return it to him before the sun goes down.
- **Dt 24:6** "No man shall take the lower or the upper millstone in pledge, for he takes *one's* living in pledge.
- **Dt 24:10** "When you lend your brother anything, you shall not go into his house to get his pledge. **11** You shall stand outside, and the man to whom you lend shall bring the pledge out to you. **12** And if the man *is* poor, you shall not keep his pledge overnight. **13** You shall in any case return the pledge to him again when the sun goes down, that he may sleep in his own garment and bless you; and it shall be righteousness to you before the LORD your God.
- **Ne 5:1** And there was a great outcry of the people and their wives against their Jewish brethren. **2** For there were those who said, "We, our sons, and our daughters *are* many; therefore let us get grain, that we may eat and live." **3** There were also *some* who said, "We have mortgaged our lands and vineyards and houses, that we might buy grain because of the famine." **4** There were also those who said, "We have borrowed money for the king's tax *on* our lands and vineyards. **5** Yet now our flesh *is* as the flesh of our brethren, our children as their children; and indeed we are forcing our sons and our daughters to be slaves, and *some* of our daughters have been brought into slavery. *It is* not in our power *to redeem them*, for other men have our lands and vineyards." **6** And I became very angry when I heard their outcry and these words. **7** After serious thought, I rebuked the nobles and rulers, and said to them, "Each of you is exacting usury from his brother." So I called a great assembly against them. **8** And I said to them, "According to our ability we have redeemed our Jewish brethren who were sold to the nations. Now indeed, will you even sell your brethren? Or should they be sold to us?" Then they were silenced and found nothing *to say*. **9** Then I said, "What you are doing *is* not good. Should you not walk in the fear of our God

because of the reproach of the nations, our enemies? **10** I also, *with* my brethren and my servants, am lending them money and grain. Please, let us stop this usury!

Cross-References:

- **Pr 11:15** He who is surety for a stranger will suffer, But one who hates being surety is secure.
- **Pr 17:18** A man devoid of understanding shakes hands in a pledge, *And* becomes surety for his friend.
- **Pr 22:26** 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?
- **Phm 1:18** But if he has wronged you or owes anything, put that on my account.

Snared by the words of your mouth

- Figuratively: to catch a bird in a trap
 - **Pr 20:25** *It is* a snare for a man to devote rashly *something as* holy, And afterward to reconsider *his* vows.

Taken by the words of your Mouth

- Seized and entrapped
 - **Je 50:24** You have indeed been trapped, O Babylon, And you were not aware; You have been found and also caught, Because you have contended against the Lord.

Illustration: PayDay Loans by State

Pr 6:3 So do this, my son, and deliver yourself; For you have come into the hand of your friend: Go and humble yourself; Plead with your friend. **4** Give no sleep to your eyes, Nor slumber to your eyelids. **5** Deliver yourself like a gazelle from the hand *of the hunter*, And like a bird from the hand of the fowler.

Keywords:

- **Deliver** – To escape disaster
 - **Hab 2:9** "Woe to him who covets evil gain for his house, That he may set his nest on high, That he may be delivered from the power of disaster!

- **Come into the hand of your friend** – You have lost control of the situation, you are now liable for your friend indebtedness

7 Commands from the Dad!

- 1) **Do** – make it happen, take action, Urgent! Don't wait another moment!
- 2) **Deliver** – Find a way of escape from personal disaster
- 3) **Go** – Depart directly to your neighbor quickly
- 4) **Humble** – debase, grovel, trample oneself down in the mud
- 5) **Plead** – to badger, press, pester
- 6) **Give** – don't surrender in this context to sleeping and napping
- 7) **Deliver** – the picture of a caged animal who while escaping injures oneself

Let's Principlize the Text

- 1) **Don't** Take on the Debt of Another (Pr 6:1)
- 2) **Defend** Yourself Against Unwise Promises or Commitments (Pr 6:2)
- 3) **Diagnose** the Extent of Your Financial Failure (Pr 6:3a)
- 4) **Discuss** and determine a solution in humility (Pr 6:3b)
- 5) **Deliver** Yourself from Financial Ruin through Extreme Measures (Pr 6:4)
- 6) **Don't** Give up until you are free from Indebtedness (Pr 6:5)

FINANCES: PRINCIPLES TO AVOID FINANCIAL RUIN, PART 2

Proverbs 6:6-11 – Failed Work Ethic

6 Go to the ant, you sluggard! **Consider** her ways and be wise, **7** Which, having no captain, Overseer or ruler, **8** Provides her supplies in the summer, *And* gathers her food in the harvest. **9** How long will you slumber, O sluggard? When will you rise from your sleep? **10** A little sleep, a little slumber, A little folding of the hands to sleep— **11** So shall your poverty come on you like a prowler, And your need like an armed man.

What is a sluggard?

- One who has the habit of being inactive, undisciplined, lazy, & can include being immoral.
- The 10 Attributes of the Sluggard - Only used in Proverbs (14x)
 1. Sleeping too much (Proverbs 6:9-11, 24:32-34, 26:14)
 - **Pr 6:9** How long will you slumber, O sluggard? When will you rise from your sleep? **10** A little sleep, a little slumber, A little folding of the hands to sleep— **11** So shall your poverty come on you like a prowler, And your need like an armed man.
 - **Pr 24:32** When I saw *it*, I considered *it* well; I looked on *it and* received instruction: **33** A little sleep, a little slumber, A little folding of the hands to rest; **34** So shall your poverty come *like* a prowler, And your need like an armed man.
 - **Pr 26:14** *As* a door turns on its hinges, *So does* the lazy *man* on his bed.
 2. Irresponsible and an Irritation to others (Proverbs 10:26)
 - **Pr 10:26** As vinegar to the teeth and smoke to the eyes, *So is* the lazy *man* to those who send him.
 3. Is passed over for promotions at work (Proverbs 12:24)
 - **Pr 12:24** The hand of the diligent will rule, But the lazy *man* will be put to forced labor.
 4. Does not value one's possessions & is wasteful (Proverbs 12:27)
 - **Pr 12:27** The lazy *man* does not roast what he took in hunting, But diligence *is* man's precious possession.
 5. Wishes/Fantasizes rather than works; neglects and suffers for it (Proverbs 13:4, 21:25, 24:30-31)
 - **Pr 13:4** The soul of a lazy *man* desires, and *has* nothing; But the soul of the diligent shall be made rich.

- **Pr 21:25** The desire of the lazy *man* kills him, For his hands refuse to labor.
 - **Pr 24:30** I went by the field of the lazy *man*, And by the vineyard of the man devoid of understanding; **31** And there it was, all overgrown with thorns; Its surface was covered with nettles; Its stone wall was broken down.
6. Creates additional problems for themselves (proverbs 15:19)
 - **Pr 15:19** The way of the lazy *man* is like a hedge of thorns, But the way of the upright is a highway.
 7. Unable to complete a task fully (Proverbs 19:24, 26:15)
 - **Pr 19:24** A lazy *man* buries his hand in the bowl, And will not so much as bring it to his mouth again.
 - **Pr 26:15** The lazy *man* buries his hand in the bowl; It wearies him to bring it back to his mouth.
 8. Refuses Critical and Essential Responsibilities (Proverbs 20:4)
 - **Pr 20:4** The lazy *man* will not plow because of winter; He will beg during harvest and *have* nothing.
 - **Ec 10:18** Because of laziness the building decays, And through idleness of hands the house leaks.
 9. Full of Ridiculous Excuses (Proverbs 22:13, 26:13)
 - **Pr 22:13** The lazy *man* says, "*There is a lion outside! I shall be slain in the streets!*"
 - **Pr 26:13** The lazy *man* says, "*There is a lion in the road! A fierce lion is in the streets!*"
 10. Not Self-Aware of One's Incompetence (Proverbs 26:16)
 - **Pr 26:16** The lazy *man* is wiser in his own eyes Than seven men who can answer sensibly.

Why an ant?

Pr 30:24 There are four *things which* are little on the earth, But they *are* exceedingly wise: **25** The ants are a people not strong, Yet they prepare their food in the summer; **26** The rock badgers are a feeble folk, Yet they make their homes in the crags; **27** The locusts have no king, Yet they all advance in ranks; **28** The spider skillfully grasps with its hands, And it is in kings' palaces.

- The ants' wisdom:
 - **Wisdom:** Plan ahead

- **Implied:** They cooperate since they are part of a colony

Question: Circle the three types of authority that the ant lacks and list them below.
(Proverbs 6:7)

- **Proverbs 6:7** **Go** to the ant, you sluggard! **Consider** her ways and be wise, **7**
Which, having no captain, Overseer or ruler,

- 1)
- 2)
- 3)

Keywords:

Note: It appears that these roles are in ascending order from the lesser to the greater in this context:

Captain – the one who decides what work is to be done

- **Implication:** They don't need to be told what to do, when to start, when to finish

Overseer – the one who manages and oversees the actual work being done and being done right

- **Implication:** They don't need supervision, they have an excellent work ethic

Ruler – the one is who the ultimate leader over all of these activities.

- **Implication:** They don't need accountability, they understood the purpose of the work, they cooperate for the greater good

Conclusion: The ant is the model worker.

Question: Put a box around the ant's activities in the summer and winter and list them below? (Proverbs 6:8)

Proverbs 6:8 Provides her supplies in the summer, *And* gathers her food in the harvest.

1) Summer:

2) Winter:

Keywords:

- **Provides:** This is about the type of work for planning and preparing in advance
- **Gathers:** This is about the type of work to complete and finish the task.
 - **NOTE:** With these two words, the full spectrum of work from start to finish and everything in between is included.

Underline the two key words which are repeated and are the root problem of the sluggard and list them below? (Proverbs 6:9-10)

- **Proverbs 6:9** How long will you slumber, O sluggard? When will you rise from your sleep? **10** A little sleep, a little slumber, A little folding of the hands to sleep—

- 1)
- 2)

Keywords:

- **Slumber:** to lie down, to rest, possibly leading
- **Sleep:** actual sleeping, and can include napping as well
- **"Folding of the hands":** this implies they are refusing to put their hands to work.

Solomon's gives an analogy in verse eleven for his day, what analogy would you give to someone today in this kind of situation?

- **Proverbs 6:11** So shall your poverty come on you like a prowler, And your need like an armed man.

Your Analogy:

Work:

Prior to the reformation, there was a division between "spiritual" / "sacred" work vs. "secular" work. The spiritual/sacred was considered more valuable than the other. Martin Luther broke through that deception with the truth of the "calling of all vocations."

1 Co 7:17 But as God has distributed to each one, as the Lord has called each one, so let him walk. And so I ordain in all the churches. **18** Was anyone called while circumcised? Let him not become uncircumcised. Was anyone called while uncircumcised? Let him not be circumcised. **19** Circumcision is nothing and uncircumcision is nothing, but keeping the commandments of God *is what matters*. **20** Let each one remain in the same calling in which he was called. **21** Were you called *while* a slave? Do not be concerned about it; but if you can be made free, rather use *it*. **22** For he who is called in the Lord *while* a slave is the Lord's freedman. Likewise he who is called *while* free is Christ's slave. **23** You were bought at a price; do not become slaves of men. **24** Brethren, let each one remain with God in that *state* in which he was called.

the doctrine of vocation

For Luther, *vocation*—the Latinate word for "calling"—means far more than a job or profession. Vocation is Luther's doctrine of the Christian life. More than that, vocation is the way God works through human beings to govern His creation and to bestow His gifts.

God gives us our daily bread by means of farmers, millers, and bakers. He creates and cares for new life by means of fathers and mothers. He protects us by means of the lawful authorities. He proclaims His Word and administers His sacraments (ordinances is a better choice of words) by means of pastors. Vocation, Luther said, is a "mask of God," a way that He hides Himself in the ordinary relationships and tasks of human life. A key text for vocation is 1 Corinthians 7:17: "Let each person lead the life that the Lord has assigned to him, and to which God has called him." The immediate context of that passage has to do with marriage. Our families, our citizenship in a particular community or society, our congregations, and, yes, our workplaces are all facets of the life to which God has assigned and called us.

The purpose of all of our callings is to love and serve the neighbors that each vocation brings into our lives (in marriage, our spouse; in parenthood, our children; in the workplace, our customers; and so on).

We are saved only by grace through faith in the work of Jesus Christ. But then we are sent back into our callings to live out that faith. God does not need our good works, Luther said, thinking of elaborate efforts to merit salvation apart from the free gift of Christ, but our neighbor does need our good works. Our faith bears fruit in love (Gal. 5:6; 1 Tim. 1:5), and this happens in our families, our work, our communities, and our congregations. In these callings, we also bear our crosses, we sin and find forgiveness,

and we grow in faith and holiness. (Gene Edward Veith, "How Vocation Transformed Society," *Tabletalk Magazine* (Sanford, FL: Ligonier Ministries, Inc., 2016), 28–29.)

Implication: Single, Stay at Home Mom, Working, Disabled, or even retired; how are you serving God and others in love?

The Christian Work Ethic (Note: This is not an exhaustive list)

- Reflect our Creator Character (Genesis 1-2, John 5:17, John 14:2)
 - **Ge 2:2** And on the seventh day God ended His work which He had done, and He rested on the seventh day from all His work which He had done.
 - **Jn 5:17** But Jesus answered them, "My Father has been working until now, and I have been working."
 - **Jn 14:2** In My Father's house are many mansions; if *it were* not so, I would have told you. I go to prepare a place for you.

- It Is commanded Before the Fall (Genesis 2:15, Genesis 2:18)
 - **Ge 2:15** Then the LORD God took the man and put him in the garden of Eden to tend and keep it.
 - **Gen 2:18** And the LORD God said, "*It is* not good that man should be alone; I will make him a helper comparable to him."

- Work is the Means for Providing (2 Thessalonians 3:10-12)
 - **2 Th 3:10** For even when we were with you, we commanded you this: If anyone will not work, neither shall he eat. **11** For we hear that there are some who walk among you in a disorderly manner, not working at all, but are busybodies. **12** Now those who are such we command and exhort through our Lord Jesus Christ that they work in quietness and eat their own bread.

- It's a gift from God to be enjoyed (Ecclesiastes 3:13)
 - **Ec 3:12** I know that nothing *is* better for them than to rejoice, and to do good in their lives, **13** and also that every man should eat and drink and enjoy the good of all his labor—it *is* the gift of God.

- Work: Attitude and Action Matter (Ephesians 6:5-8)

- **Eph 6:5** Bondservants, be obedient to those who are your masters according to the flesh, with fear and trembling, in sincerity of heart, as to Christ; **6** not with eyeservice, as men-pleasers, but as bondservants of Christ, doing the will of God from the heart, **7** with goodwill doing service, as to the Lord, and not to men, **8** knowing that whatever good anyone does, he will receive the same from the Lord, whether *he is* a slave or free. **9** And you, masters, do the same things to them, giving up threatening, knowing that your own Master also is in heaven, and there is no partiality with Him.

- Work: Excellence Brings Honor (Proverbs 22:29)
 - **Pr 22:29** Do you see a man *who* excels in his work? He will stand before kings; He will not stand before unknown *men*.

- It's has spiritual implications
 - Eternal Reward - Colossians 3:23-24
 - **Col 3:23** And whatever you do, do it heartily, as to the Lord and not to men, **24** knowing that from the Lord you will receive the reward of the inheritance; for you serve the Lord Christ.

 - Work: God's Name & His Word is to be Honored – 1 Timothy 6:1
 - **1 Ti 6:1** Let as many bondservants as are under the yoke count their own masters worthy of all honor, so that the name of God and *His* doctrine may not be blasphemed

 - So God's People Can Experience Blessings – 1 Timothy 6:2
 - **1 Ti 6:2** And those who have believing masters, let them not despise *them* because they are brethren, but rather serve *them* because those who are benefited are believers and beloved. Teach and exhort these things.

 - Work hard for the Lord Before Men (Colossians 3:23-24)
 - **Col 3:23** And whatever you do, do it heartily, as to the Lord and not to men, **24** knowing that from the Lord you will receive the reward of the inheritance; for you serve the Lord Christ.

 - Managing Others: Avoid Tyranny and Partiality (Ephesians 6:9)

- **Eph 6:9** And you, masters, do the same things to them, giving up threatening, knowing that your own Master also is in heaven, and there is no partiality with Him.
 - Masters/Boss: Demonstrate justice and fairness (Colossians 4:1)
 - **Col 4:1** Masters, give your bondservants what is just and fair, knowing that you also have a Master in heaven.
 - Slaves/Employee: Work Hard being Respectful, Reverent, and Obedient (Ephesians 6:5)
 - **Eph 6:5** Bondservants, be obedient to those who are your masters according to the flesh, with fear and trembling, in sincerity of heart, as to Christ;
 - Prove your faithfulness to God: Avoid "Eyeservice" (Ephesians 6:6-8)
 - **Eph 6:6** not with eyeservice, as men-pleasers, but as bondservants of Christ, doing the will of God from the heart, **7** with goodwill doing service, as to the Lord, and not to men, **8** knowing that whatever good anyone does, he will receive the same from the Lord, whether *he is* a slave or free.
 - **Col 3:22** Bondservants, obey in all things your masters according to the flesh, not with eyeservice, as men-pleasers, but in sincerity of heart, fearing God.
- Beware Making work the "be all/end all" "Workaholic" (Ec 2:22-24)
 - **Ec 2:22** For what has man for all his labor, and for the striving of his heart with which he has toiled under the sun? **23** For all his days *are* sorrowful, and his work burdensome; even in the night his heart takes no rest. This also is vanity. **24** Nothing *is* better for a man *than* that he should eat and drink, and *that* his soul should enjoy good in his labor. This also, I saw, was from the hand of God.
- Understand the Limitations of Work (Ec 2:11)
 - **Ec 2:11** Then I looked on all the works that my hands had done And on the labor in which I had toiled; And indeed all *was* vanity and grasping for the wind. *There was* no profit under the sun.