

Proverbs 6

Sunday 5/4/2014

Well, if you have your Bibles, today we're going to be back in Proverbs chapter 6. Last week I was sick, and I appreciate Danny stepping in and doing a great job. A week before that, we had our communion for Easter. So we've been out of Proverbs for a couple of weeks. It's good to get back today.

In this particular passage, there's going to be one of the greatest practical applications that you're going to find anywhere in the Bible. We'll look at it in both aspects because much of the book of Proverbs has a very definite doctrinal application to something in the future as God deals with the nation of Israel. But it also has some great principles for us.

We know that the book of Proverbs is about the issues of life. I would dare say that the book of Proverbs is probably the handbook on the issues of life. Romans is the handbook of church doctrine, and Second Corinthians is the handbook of ministry, both books that we've studied. The book of Proverbs is the handbook on the issues of life and all of the conflict in our lives that arise because of the poor choices that we make.

By now, I'm sure you know that all of our bad choices simply come from, as Proverbs 3:5-6 says, leaning on our own understanding. It's not trusting in the Lord and leaning on our own understanding and not in all our ways acknowledging Him. It's simply the wisdom of our head and our heart, which is worldly wisdom. Or you're going to take the wisdom of God that is based on the Word of God, and that's God's wisdom.

We've heard many, many times, you hear it all the time, we sing about it, you read about it, the concept of the victorious Christian life, victory in Jesus, so to speak. And how we, as Christians, can live above the circumstances of life. Yet today, it honestly seems that for so many of God's people, that's just not the case. They just can't get to the point where they ever get above the circumstances of life.

Christians today, Christianity today, is besieged with many issues that instead of making us stronger, they make us weaker. This is where the book of Proverbs is such an incredible book. The key to the victorious Christian life is that our lives will never be problem-free. There are always going to be issues that we have to deal with. Sometimes there will be issues because of our bad choices that we make. And sometimes it will be issues that we are totally innocent of. We're not always responsible for the situation sometimes we find ourselves in, but we are responsible for how we deal with it once we are in that situation. The key to the victorious Christian life will always simply be obedient to the principles of God in the issues of life.

I. The High Tower Concept

There's a great illustration in the Old Testament that is one of my favorites, and I use it in my own personal life all the time. I call it the high tower concept.

The LORD is my rock, and my fortress, and my deliverer; my God, my strength, in whom I will trust; my buckler, and the horn of my salvation, and my high tower.

I will call upon the LORD, who is worthy to be praised: so shall I be saved from mine enemies.

You go a little bit farther in Psalms 61:3-5, and it talks about this tower again. Here it's called a strong tower. When you get into Song of Solomon 4:4, it talks about the Tower of David.

I need somebody in my life who can see beyond where I see life. I need somebody in my life or something in my life that looks beyond where I'm at. Because if I'm left to myself on my own devices and the things that I've got to deal with and struggle with in life, and I rely on my own understanding, I'm going to fail every time. Of course, from an inspirational application, it's God who is always able to see beyond our immediate circumstances and see over the obstacles in life and see them way before they ever come into our life. Our ability to trust Him in what He can see in our lives that we can't see, this is what following and using the principles of the Word of God will do for you. Here lies the victory. This is the victory that we talk about in the victorious Christian life.

A number of years ago, I read a book called *In His Wings*. It was a book that was written by a pilot who had flown many, many thousands of hours. What he did in his book is he related many of his flying experiences to our experiences as Christians. It's one of the most fascinating books that I ever read in my life. It was nothing but short stories about the comparison of what he had learned as a pilot and the things that he had went through and how they really fit into Christianity.

He told the story one time that he was going to take just a two-and-a-half-hour flight to another city for a business meeting. So he filed his flight plan. He got in his little two-engine plane. It was only a two-and-a-half-hour flight away. He took off, and 30 minutes out, he got contacted by the control tower that told him to turn to this degree and fly this course here. So, of course, he had to do that. He flew that for about 30 minutes. Then he's told again to take another course change. He flew that for about 30 or 40 minutes. Then he was told again by the control tower to take another course change. He flew this one for about 40 minutes. Finally, when he landed, it took him three and a half more hours to get to his destination than it should have. What should have been a two-and-a-half-hour flight turned out to be over five hours of a flight.

Needless to say, he was a little upset. He had planned a direct course that was going to get him there in two and a half hours. The guy in the tower took him around every which way he could and wound up taking longer, three and a half hours longer than he would. He was really upset about it. He went into the briefing place there where he puts all of his stuff and files all of his landing stuff. He complained that he had done this and he didn't understand why this had to happen. Then he found out that there was a tremendous storm that was right in his flight path. If he would have flown the course that he had decided he was going to fly, it would have ripped the wings off that little plane, and he would have been destroyed, and he'd have been killed. But you see, the guy on the radar scope, the controller, he could see what the pilot couldn't see. So he's directing him around this storm that ultimately would have taken his life. Yet he brought him around it, and it took longer to get him to where he wanted to go, but he arrived alive.

Many times, that's the way it is with God. God sees things that we don't see. God understands that there are things out there that if you and I go the course that we are going on, it's going to be

a disaster. I've seen Christians do the exact same thing when they don't get what they want the way they want it. Many times they'll complain about the way that God takes them in life. I've seen them get mad and upset about the way that God takes them in life. But many times, because He can see the big picture, He knows where we're headed, and He's the high tower that looks over all of those things. Many times He's taking us around the course simply because if we go the way we want to go, it's going to be a total disaster. I might add that when we disobey God and we get an attitude and we grudgingly go our own way, it always is a disaster. At the end of the day, God's way with His principles is always the best way.

Romans 2 Corinthians 5:7 calls this walking by faith and not by sight. I say it all the time, it absolutely does us no good to have a Bible. I watch people all the time, we show the wide margin Bibles back there so you can put your notes in them. We get Bibles back there that you could just about build a great study Bible with. People buy Bibles all the time, but I say all the time, it doesn't do any good to have a Bible if you're not willing to follow the principles in the Bible to put them into your life. It's just that simple.

Many of God's people are like a guy I read about one time that they found dead in his home. He was kind of a recluse guy. He lived way off by himself, and he never saw anybody. Nobody ever was there to check on him. He didn't have any family or friends at all. He was just an old recluse guy who one day they went in because nobody had seen him for months, and they went in there, and when they walked in, they found that the guy had died in his own home. When they did the autopsy on him and they checked everything out, they found that literally the house was destitute. It was filthy. There was no food in it. There was nothing there. Nothing had been cleaned. Things were stacked up everywhere. It was an absolute mess. But he had literally starved to death. When they began to tear down the house and make way for something else, they found that he had squirreled away over \$300,000 in his life and hid it in the walls. He hid it in jars and coffee cans. It was buried in the basement. It was in the walls. They found that this guy had the means to live a very comfortable, successful life, to have everything that he probably could have wanted. Yet in spite of that, he died in destitution. He died and starved to death in his own home when he had around him the means to give him everything that could sustain him.

Yet I read stories like that, and I see God's people do the exact same thing. You have a book in your hand that every page is worth \$100 billion in gold bullion. You have a book in your life that will solve every problem, that will come to the end of every issue in your life that you've got to deal with. You have a book in your life that all the riches of this world couldn't compare to, because in Luke 16:11, it's called the true riches. Yet so many of God's people die destitute spiritually. So many of God's people die spiritually of malnutrition spiritually. They starve to death spiritually. It's an incredible thing. Despite having all the money that he needed, in spite of us having all the things that we have, we come to the point where we still die spiritually when everything that we need is all around us.

II. The Importance of Bible Principles

I help people work through a lot of issues. Many times I will mediate issues between people. When husbands and wives have marital problems and they bring them to me, I mediate between

the two of them. There are times when two Christians have had a problem that I've had to mediate between the two. And there are times that people just come in with issues in their life, and my week is filled with it. I love it because helping people, I think, is the best job in all the world.

They come in all different flavors. They do. You have the ones who never had any Bible at all, and they don't know anything about the Bible, bless their hearts, and they want to learn. When you start showing them what the Bible says, boy, they grab it and they do something with it. You have others who know what the Bible said, but they got out of fellowship with God, and they got themselves in a mess at some point. You try to help those people and bring them along the line. Then you're going to find some that just simply for whatever reason can't or will not use the principles, and their life is just one bad deal after another. But in every case I have observed, no matter where they come from, whatever the situation is, there's always one thing that is the same about the situation. That is that I've observed that every issue could have been resolved way before it became a major issue if the Bible principles just would have been followed at the beginning.

I'm telling you, the book of Proverbs, and what I'm about to give you this morning, is one of the greatest practical concepts of keeping you out of issues. The old folks used to say, and you don't hear this anymore, "For the want of a nail, the shoe was lost. For the want of a shoe, the horse was lost. For want of a horse, the rider was lost. For the want of a rider, the message was lost. For the want of a message, the battle was lost, and for the want of the battle, the kingdom was lost, all for the want of a horseshoe nail." It simply says that one little thing that wasn't fixed, the battle was lost, and the kingdom was lost. That is so true in our lives. I have never seen a situation that got to where it was out of control.

It's a weird thing. We always think that we're the exception to every rule. We always do. When the speed limit is 65, that's for somebody else. When a guy pulls you over, you try to explain, "You got the wrong guy." No, he got the right guy. You thought you were exempt from that rule, see? Young people think that they're exempt from death. I used to work down in Peoli, Kansas, and every year down there, around this time, when graduation, there would always be one or two teenage kids that would be killed in a tragic car accident. I had a lot of downtime where I had to do my paperwork, and the cemetery is the quietest place to do it. I would sit in there in those old cemeteries, and without exception, there'd be tombstones there to these young kids, and all their friends would bring their baseball caps over, or their baseball, or leave the little mementos on the deal here. Every year down there, it was hill jumping, because you got a lot of hills, and they would get going real fast in the car.

I remember one time talking to a state highway patrolman, who I got to be friends with down there, and we were talking about something that just happened. He said to me, "You know what? These kids think that death can't happen to them, because they're so young, they're so viable, they have everything going for them, and they see old people dying, but they never think that death can happen to them." Yet, if you knew your Bible, you know that the first person who ever died in the Bible was a young person. But you see, we think it's always for somebody else. Never really applies to me.

The Book of Proverbs is filled with great principles that will help us avoid bad situations. While, as I said, life will never be problem-free, we can learn to live above the circumstances and always have the victory. You hear me say all the time a key phrase, and that key phrase is "being smarter than the problem." Simply being smarter than the problem is just using the principles in any problem, and being smarter than the situation that you're dealing with. The Bible says when it comes to life and the issues of life, it will be possible.

If it be possible, as much as lieth in you, live peaceably with all men.

That's a good concept. But I'm telling you, you're going to find that the issues of life are always going to be a challenge. As hard as you try to do that, it's not always going to work for you, and it all comes back to the principles.

III. The Danger of Surety

Today in Proverbs chapter 6, as I've already said, here is one of the greatest practical principles that many people will get into in issues and problems in their lives. I see this all the time. I've seen it for 40 some years in the ministry. It's the issue of going out on a limb for somebody to help them, and then getting the limb cut off behind you. It's the issue, as we say in the world, being left holding the bag. It's the issue of you stepping out to help somebody who you think is your friend, and you do something for them only to find out that they're not the friend that you thought they were. Who of us here today cannot identify with that? It's a principle of not operating in your heart or your feelings, but rather operating on God's wisdom by the principles of the Word of God.

Let's read Proverbs chapter 6:1-5, and then we'll make some comments about it.

My son, if thou be surety for thy friend, if thou hast stricken thy hand with a stranger,

Thou art snared with the words of thy mouth, thou art taken with the words of thy mouth.

Do this now, my son, and deliver thyself, when thou art come into the hand of thy friend; go, humble thyself, and make sure thy friend.

Give not sleep to thine eyes, nor slumber to thine eyelids.

Deliver thyself as a roe from the hand of the hunter, and as a bird from the hand of the fowler.

Father, help us today as we look at this verse, and we try to glean out of here some great, great principles that you have for us on the issues of life. Truly, as I've already said, the book of Proverbs is our handbook. The book of Proverbs will tell us how to sidestep every issue. The book of Proverbs will show us, it'll be our high tower, it'll show us the storms out there that want to destroy us and take us, of course, around them that will never have to deal with the issues that so many people have to deal with. But Lord, we have to use it. We have to believe it and help us today to learn this one great principle. We'll thank you and praise you in Jesus' name for the sake we ask it. Amen.

Doctrinally, let me just get this out of the way here. Doctrinally, this passage deals with Israel in the Tribulation period and them trusting somebody when the Antichrist is trying to get them. You saw this as a great example in World War II under Nazi Germany. Hitler wanted to exterminate the Jews. You'll find that many of the Jews who were friends with the Germans got turned in by the Germans who thought they were their friends. Many school kids turned in rather schoolmates. In fact, if you go to Amsterdam, the Amsterdam Jews were a number of Jews. The whole city was just taken as Poland was and eradicated all Jews from Europe. You'll find two houses there if you ever go that you ought to go and see. Most of you know the story of Anne Frank. Anne Frank's house is right there in Amsterdam. You can go through it where they hid from the Nazis, but they were betrayed by somebody that was their friend. You go a little train trip down to Harlem, not the one in New York, the one in Amsterdam in Holland, and you'll find that there's a house of Corrie ten Boom. Corrie ten Boom was a Christian. After she survived the Holocaust of Auschwitz where her sister died and her mom and her dad, her whole family died. They were watchmakers. She got on the road with Billy Graham and she wrote many, many books and attended many, many crusades and told her testimony. But they were betrayed by somebody that was a friend.

In Matthew 24:7-11, the Jew is told to be careful who he hangs out with when the Antichrist wants to get them. He says they're going to deliver you up. They're going to betray you. They're going to afflict you. They're going to kill you. So in a doctrinal sense, as it deals with prophetic to Israel, that's what you're dealing with.

But in a practical sense, it's one of the greatest principles for you and for me where he says that if you enter into an agreement or a contract with some Christian brother or sister or even an unsaved person, you need to be very sure that you're not left holding the bag if they don't hold up their end of the deal. I can't tell you how many times over the years I've had to try to mediate between two Christians over a dispute that came up simply because one or both didn't follow this principle. It happens all the time.

First Corinthians chapter 6, the church at Corinth was having the same problem, weren't they? Remember, he chides them because they're taking their problems to a civil court instead of bringing them to the church. There are all kinds of issues going on there. I had a deal where somebody will go to somebody and want to borrow money and they'll say, "I'll pay you back," and then you never see it again. I've seen people where they've said, "I need you to do a service for me. You're a plumber or you're an electrician or you're this or you're that. Come on over, I got some plumbing problems." You go over brother to brother, Christian to Christian. You go over there and you do the job for them and you never get paid for it. It happens all the time. Happens all the time.

I've seen people cosign for somebody on a loan. I've heard them say, "Are you sure you want to?" "They're my friend." Then you wind up paying for two cars down the road someplace. I've seen it in business deals. I've seen people go into business together, and once they get in, whether it's Christians, you'll find that there are two different sets of principles that you're running the businesses by. Many people don't always think things through. They get this idea, and I've heard it portrayed, that there are, "Well, this is a Christian business." There are no Christian businesses.

There are just businesses who may be run by Christians, but there are no Christian businesses. If you run a lumber store or lumber yard and you're a Christian, you don't have Christian lumber. You're going to have some crooked lumber in there just like the other lumber yards do. Those nails will rust just like the other nails will rust. There are no Christian businesses, but we get this idea because I go to work for a Christian or I hire a Christian that they should give me a better deal. That's just not the reality. Now, maybe you'll get a better deal. I don't know, but that's not...

Here's the crazy one. I've had this happen a couple of times where a couple got engaged. I'm talking to you now. I had a couple got engaged one time, and they were both idiots. I mean, I don't say that word very often, only when it's true. But they were idiots. I tried to tell them, both of them, "This is not going to work." But, "Oh no, no, no. You can't tell them anything. When love is in the air, love is in the air." He goes out and buys her a \$5,000 engagement ring. \$5,000. This guy only makes \$5 an hour working at a drive-through at McDonald's. He goes out and buys it. \$5,000 ring gives it to her. It wasn't four months later they're fighting and spitting and spatting and the real people come out. Now, they're not going to get married. Now, you know where this is going. He wants the ring back. He's going to pay on this ring for the next five, 10 years. If he put it on his MasterCard, he's going to pay for it the rest of his life. She's not giving the ring back. She's \$5,000 ahead at this point in time. She ain't giving it back. She's keeping it. Now he comes to me and says, "Do something." I said, "Okay, bam." I said, "Do what? I tried to tell you. Don't do that. You just, girl, you guys had nothing. It wasn't going to work. I tried to tell you. Now you went out and spent \$5,000 on a ring. She's got the ring. It ain't going to work. You got another girlfriend, and she wears that ring to church and just shows that other woman all the time.

Some advice, guys. Start out with one of them zirconian ones. They look real. They really look real, but they're only about 40 bucks. They look really good. If she doesn't ever take it to a jeweler to get it checked, you know you got a winner. If she does, you know you got a gold digger. Isn't that not good advice, guys? No. I'll tell you, it's okay. Don't go to me like I'm doing something terrible. Down the line. If it works out, then buy her a real one and switch it while she's sleeping. She'll never know what to do. Or don't switch it. It doesn't matter. But it's a thing where, how do I mediate that? I mean, I can fix a lot of things. I've never found out how to fix stupid. When you violate the principles, you violate the principles. I don't know what to tell you. My famous saying is that many people hate when it starts wrong, it is wrong. And that's the way it works.

IV. Discerning True Friends and Honesty

Now let me say this. Helping people is a very noble thing. It really is. Helping people is a great thing. It's a good thing. Our job as Christians is to help each other. There's no question about that. I'm all for that. The Bible says that we studied this a couple of months ago in Proverbs 3:27, "If you have it in your hand to do good, then do it." But that doesn't mean you just go nuts and forsake the Bible principles in helping people. Yet many people do.

In helping people, I get it. Saved people are supposed to be different from the world. Saved people are supposed to be good people. Saved people are supposed to be honorable people.

Saved people are supposed to be a person of their word, a person you can trust. And many are. In my life, I have people that I would, if they had my life in their hands, I would go to sleep at night and I would never lose a wink of sleep because I know the character of that kind of person. I mean, they have integrity. They have honesty. They are without a doubt. But can I be honest this morning? Because I'm going to be whether you really want me to or not, but I just wanted you to say it. The greatest hosings I ever got was not from the world. The greatest hosing I ever got wasn't from unsaved people. The greatest rip-off I ever had in my life and the greatest hosings I ever got was from God's people. Now, I realize that that might be a minority, but I'm telling you, being smarter than the problem.

Proverbs 6:1 says, "If you're going to do something like that for a friend, it says make sure that they're your friend." Now Proverbs has a lot to say about this subject because it's a big issue. It's one of the biggest issues that you're going to have when you have conflict with people. He said, she said, or he said, he said, or she said, she said. It's going to be one back or the other of something that was agreed on that now the plans changed.

He that is surety for a stranger shall smart for it: and he that hateth suretiship is sure.

Now, I love that word "smart for it." That's an old English word. We don't use that anymore. Do you know why it says that if you do something that's stupid, you'll smart for it? Because in the old English context, it means once you get burned, you should get smarter. See? So the word is a beautiful word.

I was always the dumb one in our family. My sister graduated from high school in three years, took me nine. She had straight A's in everything she did. Man, if I came home with D's, I was the happiest kid on the block. I was not, I don't know that, I don't want to say I was dumb and stupid. I don't think, I think my teachers were right. I just didn't ever apply myself. I was a daydreamer. I'd be looking out the window and looking out there and thinking about everything in the world, wouldn't hear. I don't know how many times. It bothered me that my sister was so smart and that I was looked at as being dumb. I hated parent-teacher conferences because they never turned out good for me.

I remember one time that there was this kid in a neighborhood that was older than me, and I was just talking to him one day, and I said, "I'm so tired of just being always being the dumb stupid one and my sister always being the smart one." And he says, "Well, you know what, Bob?" He was about three years older than me. He said, "You know what, Bob?" He says, "I have some smart pills for you." I said, "No." He said, "I do. You take one of these a day," and he says, "You're going to get smarter, guaranteed." I gave him my lunch money because that's how bad I wanted to be smarter. Now you know what they were? They were little round rabbit droppings is what they were. This is a true story. For three weeks, I gave him my lunch money. For three weeks, I took one of these smart pills every day. My mom saw them and said, "What the blank is that?" I told her. She told me what they were. I was enraged. I went back to the guy and I said, "These aren't smart pills. These are rabbit droppings. You lied to me. You took my money." He said, "Bob, what's the problem?" He says, "These aren't smart pills." He says, "What are you talking about? You see, you're getting smarter already." I hate that kid. I hate him.

We should learn from the mistakes that we made because when it hurts. You know how you, you know why you never burn your hand deliberately the second time on a hot stove? Because it smarts and you get smarter. Now, there are some things in life. As human beings going through the course, most of you here are in your late 20s or some of you are younger 20s. I'll give you a break if you're just 20 or so. You still can't figure life out yet, but you older folks, come on. You know now there's just some things that we should be smart about. They're easy ones. You marry a spouse or get involved with a spouse who's not saved. You don't follow Genesis 24 principles. It's going to be a disaster.

One of the things I loved about my mother-in-law is she never meddled into her kids' affairs. She never did. When you get married, you still respect your parents. They'll always be your parents. But the Bible says you leave your father and mother and you cleave together. Parents don't have any business sticking their noses in your business. You got to let them go. It's a thing where parents many times can't do that. You don't know how many times I've had to deal with issues between a husband and wife that they would not have problems if the parents would stay out of the problems. But that's just, we ought to be smarter than that.

Now I know that this is probably a touchy one, but, and it's not true in all cases. But you got to think twice about moving your mother-in-law into your house after you get married. Now my mother-in-law was a great mother-in-law. And there are some exceptions to that. I think she was one. My wife didn't want her to come in because my wife simply says that there's no house that's big enough for two women. We said that. Okay. Okay. Okay. I needed you to say that. We talked about it when I said we can move her in at some point. Your mom. Okay. But anyway, she did. I'm not sure where this is her going or why it's even going here. The bottom line is I was okay with it because there are some situations because, you know what, she had a track record that she never, she never intervened in her kids' problems. When they had problems, when we had problems, she would know about it. She was very quiet about it. She was never, never, never get into the thing where she would ever let it be a thing. But you know what? There are people like that.

I had a guy right after Easter call me on the phone. I hadn't seen the guy, talked to him for a long time. He's not a Christian, but he's a friend of mine. I've known him for years, and he had a mother-in-law, and they never got along. They always fought. He called me up a week after Easter, and he said, "I just, Bob, I wanted you to know," he said, "my mother-in-law passed away." And I said, "Well, I'm sorry to hear that." And he says, "Yeah," he says, "it was kind of unexpected. She went to the Holy Land on a trip with her church, and she had a heart attack or a stroke, and she died." And I said, "Oh, that's too bad." And I said, "Are they, are they going to, when are they going to bring her back here?" And he says, "Well," he says, "you know, they, they gave me the option that if I buried her over there, it will be only \$200 because she loved Israel. If I brought her back here, it's going to be \$5,000." And he says, "I opted to bring her back here." And I said, "You know what, Tom?" I said, "I know you and your mother-in-law never got along very well, but I want you to know I'm proud of you that you would spend \$5,000 to bring her back over here." And he says, "Well, I appreciate that." He said, "That ain't the real issue." He

says, "I read a story one time about a guy who died over there and three days later he resurrected. I'm not taking that chance with my mother." We should be smarter than the problems.

A friend loveth at all times, and a brother is born for adversity.

A man void of understanding striketh hands, and becometh surety in the presence of his friend.

Now there's a friend, there's a real friend. Nothing will define, nothing will be more of a spiritual x-ray into somebody's character than ministry because you find what people are really made of when their backs are up against the wall. It's a bond that develops side by side through slugging it out. And you see what the real deal is. But the Bible says a man void of understanding, no Bible principles. He'll get used and abused every time.

Be not thou one of them that strike hands, or of them that are sureties for debts.

If thou hast nothing to pay, why should he take away thy bed from under thee?

It's a great principle. You take responsibility for something. Somebody else's debt and they leave you hanging and you can't afford to cover it. You're going to lose your own bed. That's what he's saying, your own home. Now, these are some great principles to go by. And Proverbs 6 is the handbook of that. In your Christian walk, you will find some people that you die for and they would die for you. Faithful till the end. As Proverbs 17:17 said, "loveth at all times and born for adversity." Yet in some cases, you will find God's people who are absolutely void of any character and honor and responsibility to the debts, to anybody or to anything.

He says in verse one, "My son, if thou be surety for thy friend, if thou strict thy hand with a stranger." Now I've always looked at that verse a little differently than most people would talk about it. I always know that I look at it and I know what he's saying, when he's saying it here, striking hand with a stranger, make sure he's your friend. I get it. But to me that stranger here could be somebody that is my friend. See, he's my friend in a relationship, but as far as the principles of honesty and integrity and all the things that go along with it, we're strangers. We don't share the same value systems. He's there, my friend, but we don't share the same values and honesty and integrity. I know I have a lot of people like that in my world, and I'm sure you do too.

I've seen people who were my friend, Christian people, do some of the most unchristian things when it came to paying somebody back that you could ever imagine. I worked for a guy one time in the ministry when I first came to Kansas City, and he was another, he was over the overall youth. I was the youth pastor. He was over the overall youth, and every year Calvary Bible College had an incredible conference down there. There were some great preachers that would preach down. This is when Calvary was down below Westport there. We heard some great guys. I mean, just some really good guys. But they had all of their bookstore was open, and their bookstore, they knock everything down to like 80% off, and you could buy some great books there. John R. Rice was one of the speakers. I remember hearing him preach down there.

Well, me and this guy, we went down there, and every year we loaded up on the books that we wanted, and we'd come home with three or four, I mean, this is 30 some years ago. We come

home with their two or \$300 worth of books, which normally would have cost us maybe a thousand dollars. Well, it was about six months later that I was sitting in his office. We were talking about something, and he must have forgot that I was there with him that day because they had, they called him from the bookstore, and they put him through to his office, and that sucker sat there and told them people that somebody bought those books and signed his name to him, that he never really bought those books. And he bought every one of those books, but he was not going to pay them. So here is a man who was a pastor. Here's a man who's a Christian, forget he's a pastor, sitting in his office, took all of those books. And when you call him and say, "It's time for you to pay up, you haven't paid." This has been a long thing because what they did stupid on their part, they had this allowed. You take the books and then they'd bill you for them. So everybody was taking everything, but then nobody would pay the bill. And he sat there and told them, "Well, I wasn't me. I never bought any books. I don't even think I was down there that day." And I, "Somebody bought those books and signed." And I'm sitting there thinking to myself, I was there when you got those books.

I had a guy, I used to have a motorcycle. I had a Kawasaki 650. This is a long time ago. It was a screamer. When I couldn't ride it anymore, I didn't want to ride anymore. There was a guy in a church who needed a vehicle to go to work. So I bought, it was probably worth three times what I, but he was a, he needed a job and he was a friend of mine. So I let him have it for \$600. I never saw a dime of that. And then after he wrecked it, he wanted to give it back to me. Weird man. I've seen people buy things on their word and I'll pay you and then don't ever pay you. Many times I get the phone call and I have to deal with it.

As far as physical relationships go, they may be your friend, but as far as being on the same page with honesty and good principles, they're a stranger to you. But the principle is clear and let's face it. Going back to what I said when we started, we put ourselves in bad situations when we don't follow the clear teaching to the word of God. Nobody ever gets advantage of us, unless we allow them in the front door to get advantage of us. Every time I get hosed, I simply eat the sandwich because I chose not to follow the principles.

V. Four Principles for Avoiding Financial Pitfalls

Now, let me give you some good principles to go by here. This will really help you. Let me give you some things that will help you in doing this. Four things here, basically.

1. Document everything you agree to. You don't want any open-ended contracts. You don't want somebody to come and stay in your home and just say, "Oh, you know what? Just stay as long as you want." That never works. Get something on paper, a contract, because when things go south and you want to have something you can go to, don't you guys ever watch Judge Judy? Every time some two people come up and they're fighting about something, she says, "Who's got the paperwork? Who's got the documentation?" If you got it, you win. You don't got it, you lose. You hire somebody, lay out in paper, their job description. You co-sign for somebody to get a loan or take something, you know, that "I'll pay you, pay you later" or whatever. You know, just don't get into the mindset that because you're both Christians and you're both saved, that means that there's always honesty and integrity in the contract. No, no

verbal, no verbal contracts. No, "I'm a Christian, so you got my word on it." That doesn't go very far.

2. Make sure they're your friend in the sense of not just a physical acquaintance, but you know, they have a track record of total honesty and transparency and integrity. Listen, somebody who owes many people and stiffed all of them, I'd say would be a questionable character and a stranger to honesty and integrity.

Years ago, when I was in Ohio, I worked at the Hoover company, and there were two brothers that I worked with, Don and Earl Kirkman. We rode together to work in a carpool, and everybody took a week, but so at least two or three weeks out of the month, I'm riding in the back seat with Earl and Don. Earl and Don were hilarious. Donnie, this is where I got my introduction to country western music. Their favorite song was "Poor Old Elijah." You ever hear that one? That's when you got to learn to get, Bob could get into the bass on that one. "Poor Old Elijah." I could say it in my sleep. Song about a wooden, a cigar Indian out in front of the door, and his face in, "Poor old Elijah never got a kiss. Poor old Elijah don't know what he missed." You know, he's on and on and on. But collage of that poor old wooden head. You have to sing that some Sunday. You say, "What's that got to do with church?" There's a lot of wooden heads in here. I can tell you that right now. But they were, they were hilarious. I, I, they were absolutely hilarious.

We were driving to work one morning, and we got to talking, and I just sit back there, and I mean, they were the, they were the, they were two inbred hillbillies who just didn't have a clue what was going on in the world. We're driving to work one day, and Don looks over to Earl, and he says, "I was reading yesterday on," and he got a, Don is Barney, Barney Fife. That's Don. Little scrawny guy walked around like he was six foot seven when he was four foot three. I mean, nice guy. They were my friend, but I'm just telling you the story here. We're driving to work one day, and Don looks over there, and he says, "I was reading in the paper today that they got these new trains coming out, their computer trains." And he says, "You just get on them, and it's all computer run. And they just go wherever they go, and you don't have to worry about it. No engineering." Earl's over here, and he's saying, "A computer train, man. That's wild. I didn't read that story. Don, where was that at?" Don's going on and on and on and on. And I broke into kind of, I said, "Guys, it's a commuter train." Both of those guys, as goofy as they were, had two things going for him. They were honest as a day is long. Earl always ran short on pay, pay me to payday. And he always used to call me Mickey back then, because I used to wear Mickey Mouse on the day I was in the morning. And he was like, "I'm not going to do this. I'm going to do this. I'm going to do this. I'm going to do this. I'm going to do this." I was like, "Hey, Mickey back then." Cause I used to wear Mickey Mouse watch. And he said, "Hey, Mickey," he says, "he says 25 today and 30 on payday." In other words, "You give me 25 today and by the end of a piggy payday, I'll give you 30." Well, you know, \$5 don't mean nothing now, but \$5 back then was a lot of money. And I never hesitated. Giving him the money. I was single then. I, you know, I never hesitated giving him the money because I knew that he was honest. And I knew that when payday at lunchtime, he went down. I never had to go look for Earl to give me that money back. He always found me. And I looked at that and I thought to myself, you know, I would have lent those guys anything. As goofy as they were, they were trustworthy.

3. Don't give it if you can't afford to lose it. That's just a good, solid principle. Because if you don't follow the principle, you're probably going to.
4. Expect to get hosed. Somebody says, "Now why would you do that?" Because it feels so good when you don't. Like the kid that hit himself in the head with a hammer all the time and it took him to a psychiatrist and the psychiatrist said, "Now son, why do you keep hitting yourself in the head and the hammer?" He said, "Because it feels so good when I stop." You expect to get hosed, you don't cover it unless you can afford it. At the end of the day, it comes down to the fact that it's my decision. I put myself in that position. It's like marrying the wrong person, you know, and then totally getting mad at God because your life now is hell on earth when the bottom line is you put yourself in that scenario.

Now look at Proverbs 6:2.

Thou art snared with the words of thy mouth, thou art taken with the words of thy mouth.

Snared and taken. Once you commit, once you sign a dotted line, once you shake hands and seal the deal, you're now totally and legally responsible in some cases. People are weird. I'm telling you they're weird. They think because you're both Christians that the circumstances are different than if you were dealing with a bank someplace. I've seen Christians all my life go to work for other Christians and then complain the fact that they have to work hard. Because you think because we're all Christians we don't have to work hard. I've seen Christian bosses that hire other Christians and then they complain about the boss because, "Well the boss took this data when fishing and I got to work." He's the boss. He can do whatever he wants to do. You wouldn't go to work at Hallmark cards and then get mad because the president of the company went someplace and you had to go to work, would you? But you see, we get this mindset. We're Christians, you're supposed to be different. No, if you're Christians you ought to be absolutely above board in everything that you do as a worker. It's just that simple. There's no difference between the two. None at all.

I've seen them borrow money and promise to pay it back to somebody within a certain time and they don't. And then when you go and say, "Hey, how about the money I loan you," you're the unchristian person for wanting them to do it. People are nuts, man. I'm kidding you. I had a guy one time that came to this church for a while and he pulled me aside one day and he says, "Bob," he said, "I don't know what to do with this." And he was very well off, he had a lot of money. And he said, "You gotta help me with this one." He said, "I got a problem here." He says, "I got some relatives who came to me and wanted to borrow an X amount, a large amount of money. And they told me that they were gonna pay me back every year when they got their income taxes." So I gave them money and it's been five years now. "What do I do? I mean, they avoid me. I mean, it's not that I need the money, but it's the fact that they, I mean, I did what I did. What do I do?" And I looked at him and I said, "Did you get it in writing?" "Well, no, they're my family." I said, "Well, then you just gave your family the amount of money that you gave them." You know what? They were Christians. And that's one of the main reasons why he doesn't come to church anymore. I don't know what to tell you.

I've seen them say, "I don't need to pay you back. You got enough money." Try that at the bank. They got a vault for all of it. I don't get people some time. They say, "Well, I've actually said, well, you know, I don't have to pay you back. You know, you got a lot of money." What's that got to do with it? I've seen them say, "I don't need to pay you back at all. Just keep avoiding you till you forget about it." I've seen some good meaning Christians, cosign or help somebody out for a Christian friend who couldn't get a car, an apartment or a loan. And then when they get into other financial tight spots, they just leave them hanging. And when you try to go and hold them accountable, then you're the unchristian one for asking them about it. I'm with old Bob Jones senior. He said, "You know what? The more I'm around people, the better I like dogs." I get that. I get it. But at the end of the day, listen to me, the issues we have with these things will always be our fault because we didn't follow the principles. We didn't go through all the end.

VI. Deliver Thyself

Now look at Proverbs 6:3. Here's some real good advice.

Do this now, my son, and deliver thyself, when thou art come into the hand of thy friend; go, humble thyself, and make sure thy friend.

Give not sleep to thine eyes, nor slumber to thine eyelids.

Deliver thyself as a roe from the hand of the hunter, and as a bird from the hand of the fowler.

Now that "deliver yourself from the net in the hunter," that's a doctrinal thing. I have to go back to that tribulation context in a doctrinal sense. But here's what he's saying. He says, make sure you're not going to get stuck in the situation. People who have been, you gotta be smarter than the problem. People who have been undisciplined in their lives, in their finances, in everything in their life, and they have no means because they've made bad choices, and you're going to try to help them. I'm telling you, it's a thing where you can't expect that they're going to do what's right with you when they haven't done what's right with everybody else. The problem is not that they need more money. The problem is they can't handle the money they have.

I've seen people through the years get an inheritance of \$500,000, \$600,000, \$700,000. And in a year's time, they blew it all, and now they're broken, they're trying to borrow money off of somebody else. It's not an issue of more money. It's an issue that you don't have the integrity to handle the things that you have. People who have a life of bad choices that has deepened their situation to an almost hopeless one, at some point, you have to understand and realize that continuing helping them is enabling them. At some point, you have to let them hit bottom because in every one of our lives here, I would probably say, you are the person that you are today with the Lord because at some time in your life, you had to go nose into the ground. Amen, amen, amen. So why should they be, and parents do this all the time, because they don't want their kids to suffer. So then they wind up raising their kids and the parents suffer. It's a thing where nobody in this room who is anybody for God, never got there without nosing into the ground first and then God building you back up. So it's gotta go sometimes. I mean, I don't know what to tell you.

Now Proverbs 6:4-5, you want to look at this one, it gets a little more onomatopoeic with this one.

Give not sleep to thine eyes, nor slumber to thine eyelids.

Deliver thyself as a roe from the hand of the hunter, and as a bird from the hand of the fowler.

In dealing with people, you're going to find in helping people out that you're going to have those who are just going through a tough time. They are worthy of any assistance that you can give them. They are worthy of anything that you can do for them. They have a track record. They have a life of honesty and integrity. When you ask other people about them, they don't snicker and laugh and say, "Oh, I got some stories to tell you about the people they owe money to." They are worthy of any help you can provide for them. You know they're of a good character, they're trustworthy because you have labored alongside of them through ministry. You've watched them with their own finances, with their kids and every aspect of their life. And you know that they are good for it.

Bill Tillman gave me a paper Thursday night on the Marine Corps deal. One of the greatest things that anybody ever gave me. The Commandant of the Marine Corps had written a paper telling everybody in the Marine Corps under him that the Marine Corps has strayed off its course. The Marine Corps, and he likens all the armed forces in it too, but he's the Commandant of the Marine Corps. He's the number one guy over the Marines. And he says that the Marine Corps has to come back and get back to its core values. And he goes down and he listed those core values. And he listed those core values as honor, courage and integrity. And he says, until we in the Corps get back to the point that we have honor in ourselves as Marines, until we have courage, not just to charge a machine gun, but courage to stand up when another Marine does something that's out of line. And the commitment to all that we believe. He says, until we get that back, he says the word Semper Fidelis, which means always faithful, which is their byword, Semper Fi, it'll only be words.

Until Christianity gets back to the point where God's people put those three concepts in those life, core values. You see, we can make some stupid choices in life. We can make some bad decisions in life. And we all do. I'm as guilty of it as you are. I can't stand up here and beat you on the head without beating me on the head. We all make dumb choices. But there are core decisions in each of our lives that go deeper than just the mundane decisions that we make from day to day. They are the core decisions that are the bedrock of our value system that we have to have, or Christianity means nothing. Not only does the Marine Corps gotta get back to it, Christianity has to get back to it. Christianity has to get back to the fact where you and I have the honor. We're honorable in our service for God. And people see that, that we have courage. When somebody steps out of line and doesn't do what's right and we know it's not right, you do it lovingly, or you do it however you gotta do it, but you have the courage. See, courage for Christianity is not going out and preaching on the street corner someplace. Courage for Christianity is not going out and doing some great fiasco thing out there. Courage in Christianity is when somebody doesn't follow the Bible and doesn't do what's right, if you gotta break off your relationship with them and take a stand for courage, then that's what you do. There's no

courage today. Nobody wants to take a stand. We don't wanna lose our friends. We wanna be buddies with everybody. And the same thing that happened in the Marine Corps that this commandant is trying to change, the exact same thing that's happened in Christianity. When we lose the core decision-making process in our lives and we make bad, core decisions, then we lose our core values. And there's only one way to get it back.

Then you have the ones who are totally dysfunctional in their life and they have never followed the biblical principle. You have some who are absolutely worthy of whatever you can do for them, and then you have some that runs in every aspect of their personal life to their finances all the way down to their children. They're completely dysfunctional. They can't or won't make the things in their life they've gotta do. How many times have I seen it? How many times have I taken, some of us have taken food over to a family who didn't have any food? And it's always the kids who suffer, but I've been in this scenario more times than I could ever tell you, where you walk into the house with a float of food for them to have nothing to eat and there in the living room is a 50-inch big screen TV. They all got iPhones. They got HBO, NBC, they got everything you could ever want. The kids have nothing, but they got everything decked out with the latest gadgets out there, and you're taking them food because they're starving to death. And you always gotta take care of the kids. I walked in there and seen people didn't have food to put on a table and I looked at the lady's toenails and they got a little American flags painted on them. See? See? See? At \$80 a foot. No. No, I'm not fighting it. You wanna go get your toes pedophiled? I don't care, pedicured? I don't care. I don't care. I got the ugliest feet on the planet. I don't wear sandals. If I took my nails to get them done, I could leave them there and pick them up later. I'm not fighting it. I'm not. I mean, there's something about our feet is ugly. And so for whatever reason, we try to make them look better. And I'm not fighting it. There's a lot of preachers that get up and preach on women, men, and makeup. I'm all for it. I think it's a great thing. Old Bob Jones Sr. is here, if the barn door needs paint, paint it. I'm with ya. But I'm telling you, man, I mean, I went in there and taken food in and I'm thinking to myself, I'm being hosed. I don't have a TV that big. My toenails don't look like that. I don't have an I-5555 phone. Attracts satellites around the planet. I don't have that. But you do it for the kids. But you got people like that. Now you do. I don't mean, I don't know what to tell ya. You do. But you're being hosed. But what are you gonna do? I mean, you know, see, it's the difference between what we wanna make our feet look beautiful. You know what the Bible says makes your feet beautiful? Those that feed to carry the gospel. Amen.

Then you have some of God's people. How do I say this? Proverbs 6:5. They're Christian con artists. They're the hand of the hunter and the net for the fowler. They will take everything, ask for everything, and give nothing back. In any church, they will never lift a finger to set up a table, set up some chairs, clean the church, helping anybody at any time. But when they need help, and boy, I'll tell you what, and you bring it down there to the kids and you help them out, even after you do that, you bring it down the line someplace, they will criticize you for not doing enough. They will bad mouth you for not doing this. The very people, I've seen them bad mouth people in the church that were the very people who were tithing when they weren't made it possible to buy the food to give them food. Welcome to the world of Christians. Core values are gone.

For a long time, I worked for a pastor by the name of Truman Dollar. I learned so much from him. He's dead now, but he's one of the key people in my life that I learned so much from about the ministry. I wound up being his driver whenever he would drive to Springfield and go places, and it would just be him and me and him in a car, and I would get a chance to ask him things and talk to him and get his insight on the things. He said some things to me that I have never forgotten. We weren't buddies, and we weren't friends, real good friends. I worked for him. I realized he was the boss, and he realized that I was the youth pastor, you know, and all that. This has been years ago. But he gave me some of the greatest advice that I've ever gotten in my life. We were driving to Springfield one time, and we were talking about a particular situation in the church, and I don't even remember what it was now, but I remember he looked over to me, and he always had a way of saying this. He'd always looked over, and he'd either say one, or he'd say, "Bob. Listen, son. People will never remember what you did for them yesterday. They're just gonna wanna know what you wanna do for them today." That was one of the greatest pieces of advice that anybody ever gave me. It was absolutely true, in some cases. But now, as I said, don't get me wrong, helping people is a noble thing. It's what we do. We do it all day long, all week long, in everything we try to do. We put ourselves in situations, and many times we get hosed, but you know what? God's keeping a final score. But I'm talking about understanding being smarter than the problem in your everyday things that you have to work through. The principles of Proverbs chapter 6 are some of the greatest principles to operate by, and it'll help you get smarter than the problem.

VII. Christian Life Balance

Now, I want to leave you with this. In the New Testament, I think the book of Philippians is probably the most balanced book for me as a Christian in all the books of the Bible. The book of Philippians, if we line every book up that Paul wrote, and he wrote seven to the seven periods of church history, then the book of Philippians lines up to the church period of Philadelphia. It's the greatest church period. It's the greatest practical book. I think that book gives me as a Christian a balance better than any other book when you put it all together. When you put the book all together, you'll find 10 areas of our lives that really need to be balanced.

Now, let me show you what our Christian life balance should be. 10 different things here that I put these in my life every day.

5. I need to preach the truth, but I need to preach the truth with grace. Just because I have the truth doesn't give me the right to beat somebody up that may be hurting because I have it and they don't. So I have to preach the truth, but I have to preach the truth with grace.
6. I think Christians in a balanced Christian life, we should be self-reliant. I think that we should look around us. We should not, we should strive to be, to stand on our own. That should be a goal. We should be self-reliant, but not self-sufficient. We always want to trust God in everything that we do.
7. I think we should be steadfast. I think a Christian needs to be steadfast in what he holds to. But I think even though we have to be steadfast, we should not be stubborn. We have to realize that there's give and take in everything.

8. I think a Christian should be tactful, but I don't think a Christian should be timid. I think we should declare where we're at in a tactful way, find out a way to say something to somebody that is not offensive, but yet is the truth, but is tactful.
9. I think we ought to be serious in what we do, but we should never be pious in what we do.
10. I think we should be unmovable in where we're at with what we believe, but not stationary.
11. I think we should be tender in a way we deal with things, but not touchy, thin skinned. We ought to be able to laugh at ourselves.
12. I think we should be meek, but not weak.
13. I think we should be gentle, but not hypersensitive.
14. I think we ought to be generous but not gullible.

In Proverbs 6:1-5, these are the principles on helping people by being generous with what God has given us, but not by being naive or gullible with what God has given us. Simply smarter than the problem. Simply realizing that when you put yourself into a situation, when you strike hands with somebody, you need to make sure of these principles so the strife doesn't, remember now, for the want of a nail, the shoe was lost. The shoe, the horse, the horse, the rider, the rider, the message, the message, the battle, the battle of the kingdom, all started with a horseshoe nail. All it starts, every major conflict that we've ever had to deal with, all starts with one little simple thing, that if the principles would have been followed and applied, it never would have got to that point. Great stuff to live your life by. Proverbs is filled with it. Proverbs is the handbook, the handbook on the issues of life.

Well, we'll hold up there. I'll give you a prayer here a minute, and we'll have about a five, 10 minute break, and then everybody, and I need everybody I can get today at restart, so if you can go down and help us, come on back down quickly when we get ready to go, and we'll get going on this and get out there, but thank you for being here. Let's have a word of prayer, and we'll be dismissed. Father, we thank you and praise you for the Lord Jesus. We do love you.