



South Florida Avenue CHURCH OF CHRIST MESSENGER



1807 S. Florida Ave.,
Lakeland, FL 33803

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ELDERS

David Anderson
Brian Kenyon
Bobby Sheumaker

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Tyler Anderson
Jason Hendrix
Stacey Paulin

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ASSOCIATE MINISTER

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SUNDAY SERVICES

Bible Study.....9:30 a.m.
Worship.....10:30 a.m.
Evening Worship.....6:00 p.m.

WEDNESDAY

Ladies Class.....10:00 a.m.
Bible Study.....6:30 p.m.

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Florida School of Preaching
since 1969

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Areas of Life Where Children Need Warning (Part 2) Making Foolish Financial Alliances

Brian R. Kenyon

While reading through the Book of Proverbs, the Bible student will notice several sections where the God-breathed writer explicitly addressed, “My son” or “My children.” Since these were areas of concern for teaching children in biblical times, these are also areas of life about which parents today need to teach their children. The proper application of biblical principles to these areas will make the difference between a faithful child and an apostate child, or a “glad father” and “the heaviness of his mother” (Proverbs 10:1). In a previous bulletin (13 Feb. 2024), we examined warnings about hanging around criminal and partying crowds (Proverbs 1:10-19; 23:19-20). In this article, we will consider the danger of making foolish financial alliances.

Becoming Ensnared

The wise man wrote, “My son, if you become surety for your friend, If you have shaken hands in pledge for a stranger, You are snared by the words of your mouth; You are taken by the words of your mouth” (Proverbs 6:1-2). Understanding key terms is necessary to ascertain the correct meaning of the verse. “Surety [security, ESV]” refers to security that is put up for another (cf. Proverbs 11:15); to “underwrite another’s debts,” which in our vernacular would be synonymous with cosigning a loan (Ross, 931). “Striking hands [given your pledge, ESV]” is the guarantee of surety, much like shaking hands or signing a contract to guarantee another person will pay his debt. The wise man also wrote, “A man devoid of understanding shakes hands in a pledge, And becomes surety for his friend” (Proverbs 17:18). Notice that in Proverbs 6:1, “friend [neighbor, ESV]” is paralleled with “stranger.” This indicates the person whose debt is being guaranteed by the other is no more than a foreigner or casual acquaintance at best.

This agreement is a snare for the person who is guaranteeing another’s debt. This person’s good sense is questionable when he or she assumes financial risk for another person, especially one whom he or she does not know well (Proverbs 17:18). People should not assume this responsibility unless they are able to pay the amount in full. The warning must be respected: “Do not be one of those who shakes hands in a pledge, One of those who is surety for debts. If you have nothing with which to pay, Why should he take away your bed from under you?” (Proverbs 22:26)! The person who assumes financial responsibility for another will most likely suffer financial hardship for it. The wise man warned, “He who is surety for a stranger will suffer” (Proverbs 11:15). This foolish person will pay the price, “Take the garment of him who is surety for a stranger, And hold it in pledge when he is surety for a seductress” (Proverbs 27:13).

Escaping the Trap

Rather than remaining with such an obligation, the wise man wrote, “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. Give no sleep to your eyes, Nor slumber to your eyelids. Deliver yourself like a gazelle from the hand of the hunter, And like a bird from the hand of the fowler” (Proverbs 6:3-5). The rapidity with which the person under such obligation should get out from under it is expressed in the clause “So do this [now, KJV].” The term “deliver [save, ESV]” means to “free yourself from your troubles, to escape or get out of your difficulty” (Reyburn and Fry, 136). Release from this debt will require humility — “Go and humble yourself” (Proverbs 6:3)! This shows that pride, a desire to be thought well of no matter the cost, may be the general “incentive to suretyship” (Ironside, 62). It also shows that a person may have to allow himself or herself to “be trampled on” (the literal meaning of the word “humble,” Ross, 932) in order to be freed from such a foolish obligation. Under the old law, getting out from under this foolish financial vow may have involved an animal sacrifice. The ASV refers to a “rash” vow in Numbers 30:8. Moses wrote, “When you make a vow to the LORD your God, you shall not delay to pay it; for the LORD your God will surely require it of you, and it would be sin to you” (Deuteronomy 23:21). Blood sacrifices had to be made under Mosaic law for trespasses and sins (see Leviticus 4–5). This illustrates the seriousness of making such vows!

Temporary embarrassment, misunderstanding, or even ill-will is far better than a lifetime of misery brought upon oneself by making a relationship based upon a foolish financial obligation. Thus, the inspired wise man wrote, “Deliver yourself like a gazelle from the hand of the hunter, And like a bird from the hand of the fowler” (Proverbs 6:5). The two illustrations in Proverbs 6:5 emphasize both the entrapment of the financial obligation and the beauty of being freed from that obligation. The “gazelle [roe, KJV]” is a swift and graceful animal. Popular financial counselor, Dave Ramsey, correctly alludes to this verse in his “gazelle intense” teachings of getting out of debt! A “fowler” is a bird hunter, a person who traps fowl (cf. Psalm 91:3; Hosea 9:8). Thus, the person who has foolishly obligated himself financially by guaranteeing another’s debt must quickly free himself “as a deer or a bird escapes from a hunter” (Reyburn and Fry, 137).

Conclusion

With increased desire for material things comes increased pressure to finance through credit. This is not wise for the person obtaining the item, for “the borrower is servant [slave, ESV] to the lender” (Proverbs 22:7). If it is not wise for the person making the transaction, it is certainly not wise for the person guaranteeing the other’s debt! Trying to be “Mr. Nice Guy,” especially when it comes to taking up the financial obligations of another, will usually end in disaster. It is hard enough to keep up with our own financial responsibilities! No wonder the wise man also wrote, “When you make a vow to God, do not delay to pay it; For He has no pleasure in fools. Pay what you have vowed—Better not to vow than to vow and not pay” (Ecclesiastes 5:4-5). Parents (and grandparents), therefore, must teach and exemplify sound stewardship over money so their children (and grandchildren) will learn how to use money rather than money using them!

Works Cited

Ironside, H. A. Proverbs. 1908. Neptune, NJ: Loizeaux Brothers, 1979.

Reyburn, William David and Euan McG. Fry. A Handbook on Proverbs. UBS Handbook Series. New York, NY: United Bible Societies, 2000.

Ross, Allen P. “Proverbs.” The Expositor’s Bible Commentary. Vol. 5. Ed. Frank E. Gaebelin. Grand Rapids, MI: Zondervan, 1991.

Now godliness with contentment is great gain ... And having food and clothing, with these we shall be content. But those who desire to be rich fall into temptation and a snare, and into many foolish and harmful lusts which drown men in destruction and perdition. For the love of money is a root of all kinds of evil ... But you, O man of God, flee these things and pursue righteousness, godliness, faith, love, patience, gentleness. (1 Timothy 6:6-11)

PRAYER LIST

Current: Fran Gabaldon will be having further testing and surgery in upcoming weeks. Stacey Wilson is now home from the hospital but still needs prayer for his heart damage. Rachel Zapata is not feeling well. Bill Long is in LRH room D3330 with blood clots

Continual: Debbie Bush (struggles); Bill & Carlene Long (health & strength); Ron Ford (health); Annett Phillip (health); Janie Wise (health); Margaret Coone (health); Melissa Craft (health); Kathy Nester (health); Jim Turner (health)

Shut-ins: Carol Eason, Kenny & Reba French, Barbara Jones, Charles Paulin, Helen Perrin, Bettye Bolding, Sharon Roy

Also continue to pray for those on the extended family and friends list!

Extended family and Friends List is Emailed Weekly.

GOSPEL MEETING:

APRIL 21-24

EAGLE LAKE CHURCH OF CHRIST

JIMMY CLARK - SPEAKER

THEME: STRENGTHENING THE INNER MAN

863.632.9752 griffinroad.churchofchrist.info

Griffin Rd Church of Christ | Annual Lectureship
The Biblical Value of a Woman.



The Biblical Value of a Daughter
9:10 AM - 9:50 AM
Kevin Patterson
Sebring, FL



The Biblical Value of a Wife
9:55 AM - 10:35 AM
Jacques Phanor
Turks and Caicos Island



The Biblical Value of a Sister
10:50 AM - 11:30 AM
Ben Radford
Poinciana, FL



The Biblical Value of a Mother
11:35 AM - 12:20 PM
Rick Kenyan
Lakeland, FL

APRIL 27, 2024
9:00 AM - 12:30 PM
Lunch provided at 12:30pm
2401 FINGER LANE BARTOW, FL 33830
If you have any questions please call
Bro. Federick Hicher at 863-712-0909

SINGLES' SATURDAY

A FUN EVENING OF FELLOWSHIP

We will have lessons, fun activities, dinner, s'mores, and singing by the fire.

RSVP by text to 407-920-9263.
Please let us know if you need lodging.

South Seminole Church of Christ - Winter Park, FL

SAT, APRIL 13TH 1 - 7 PM



BE REAL (Matthew 23:28)

Weeki Wachee Youth Retreat

Ages 13-18 May 3rd - 5th

\$50 register by April 17 to receive a shirt

Hosted by Orange St. church of Christ



IF YOU HAVE A FAMILY MEMBER WHO WILL BE GRADUATING THIS YEAR, PLEASE CONTACT THE OFFICE WITH THEIR INFORMATION SO WE CAN INCLUDE THEM IN THE BULLETIN WITH THE OTHER 2024 GRADUATES! WE WILL BE CELEBRATING OUR GRADUATES ON SUNDAY APRIL 28TH FOLLOWING THE EVENING SERVICE.

Scheduled to Serve in April	
Designated Elder	David Anderson
Wednesday, April 10, 2024	
Announcements	David Anderson
Song Leader / Prayer	Landon Willcutt
Devotional / Invitation	Roberson Louissaint
Closing Prayer	Allen Grimes
Sunday, April 14, 2024	
10:30 am Sermon	Kevin Patterson
"A Different Way of Looking at it"	
6:00 pm Sermon	Brian Kenyon
"Understanding Church History" (Mt16:18-19)	
Those to Serve 10:30 am	
Greeters	Bea/Jeanelle
Song/Pray before class	Tucker Sweeney
Announcements (both)	Frank Hamby
Song Leader (both)	Kyle Faneuf
Prayer / Bible reading	Josh Estridge
Lord's Table (both)	Brian Williams
Closing Prayer	Joseph Faulk
Open/Close Building	David Deal
Attendance Cards	N/A
Sound Booth (both)	Jason Hendrix
Those to Serve 6:00 pm	
Greeters	Olivia/Ingrid
Announcements	Frank Hamby
Song Leader	Kyle Faneuf
Prayer / Bible reading	Tyler Anderson
Closing Prayer	Jeff Stewart
Wednesday, April 17, 2024	
Announcements	Stacey Paulin
Song Leader / Prayer	Matt Wilcutt
Devotional / Invitation	Terrance Dindy
Closing Prayer	Cam' Ron
How We Are Giving	
March 24	\$4,882.00
March 31	\$9,625.00
April 7	\$9,648.00
Contribution Average	\$7,215.75
Weekly Budget	\$7,410.00

If you cannot serve as scheduled, please notify Stacey or the office. Even if you arrange your replacement, please notify Stacey or the office. Thanks!

WHAT THE WORLD NEEDS IS A WORD FROM THE LORD

I was given a task to do something with three words: Lord, word, and world. The idea came that the world needs God's word. Psalm 33:6 – By the word of the Lord the heavens were made, and all the host of them by the breath of His mouth. Can you imagine the power of God to speak the heavens and the earth into existence? I can't even find the right words sometimes to put an article together much less trying to speak something into existence. We need God's words to figure out who He is, why He created us, what plans He has for us and what happens to us beyond this life.

John 17:14 "I have given them thy word; and the world hath hated them, because they are not of the world, even as I am not of the world."

John 17:17 – "Sanctify them through thy truth: thy word is truth.

Psalm 119:9 – "How can a young man cleanse his way? By taking heed according to your word."

Psalm 119:11 – "Your word I have hidden in my heart, that I might not sin against you."

1. Psalm 119:11

Thy word have I hid in mine heart, that I might not sin against thee.

2. Psalm 119:16

I will delight myself in thy statutes: I will not forget thy word.

3. Psalm 119:17

Deal bountifully with thy servant, that I may live, and keep thy word.

4. Psalm 119:25

My soul cleaveth unto the dust: quicken thou me according to thy word.

5. Psalm 119:28

My soul melteth for heaviness: strengthen thou me according unto thy word.

6. Psalm 119:38

Stablish thy word unto thy servant, who is devoted to thy fear.

God is awesome, mighty, and powerful. (Psalm 43:5; 90:1-2; 148:1-14)

Thank you!

*Dear church family, Thank you very much for the prayers, cards, call and food while I was sick. I am grateful for my church family.
In Christian love,
Bea Pratt*

The Ladies Of Eagle Lake Church Of Christ
 Invite You To Our 2024 Ladies Day With
 Sister Pamela Clark
 "Living In The World, But Not Like The World"
 Romans 12: 1-2

Saturday April 20th, 2024; 8:30 Till 11:30 a.m.
 LUNCH WILL BE PROVIDED
 Please R.S.V.P. By: March 30th, 2024
 Gail Jackson: 903-243-1445
 Lorraine Hubbard: 863-514-3379
 We Look Forward To Seeing You There!!!

www.SouthFloridaAvenueChurchOfChrist.com
 Email us: SFA.church@gmail.com

For sermons and podcasts, find us here.



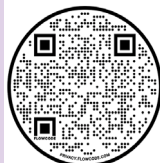
**South Florida Avenue
 CHURCH OF CHRIST**

1807 South Florida Avenue
 Lakeland, FL 33803-2653

Return Service Requested

**"I bless the Lord who gives me counsel;
 in the night also my heart instructs
 me."**

Psalm 16:7



If you prefer to receive the bulletin via email, contact us.