

When Helping Hurts

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[0 : 00] Good morning. My name is Matthew Capone, and I'm the pastor here at Cheyenne Mountain Presbyterian Church, and it's my joy to bring God's Word to you today. This morning, we're going to be in Proverbs chapter 6, continuing our series this summer in the book of Proverbs.

And you'll remember that the book of Proverbs is a book about wisdom, and wisdom is skill in the art of living. Wisdom begins with the fear of the Lord, and wisdom continues with humility, that we have to be people who are willing to learn, who recognize we don't know everything, and we're open to being taught by God in His Word.

As we come to Proverbs chapter 6, you may know Jesus has a lot of things to say about helping other people. For example, in Matthew chapter 22, He tells us the sum of the law is to love God and to love others.

And in fact, He tells us that we should love our neighbors as ourselves. And then in Matthew chapter 5, He tells us if someone asks you to go one mile with them, you should go two miles. And if someone asks you for your tunic, if they sue you for your tunic, give them that, and then give them your cloak as well.

In other words, you should be looking to help other people and to aid them, which raises a question, when do we not help people? What are the limits on Jesus' words there?

[1 : 25] How do we know wise ways to help other people and unwise ways? How can we help others grow in wisdom? What are ways that we end up helping others be foolish?

We're going to be looking at that with Proverbs chapter 6 when it comes to our money. And so we'll jump in right now. I invite you to turn with me in your Bible. You'll find it printed near the very end of your worship guide.

Of course, you can find it on your phone. But wherever you read it, remember that this is God's word. And Proverbs chapter 30, verse 5, tells us that every word of God proves true.

He's a shield to those who take refuge in Him. And so that's why we read now, starting at verse 1.

My son, if you have put up security for your neighbor, have given your pledge for a stranger, if you are snared in the words of your mouth, caught in the words of your mouth, then do this, my son, and save yourself.

For you have come into the hand of your neighbor. Go, hasten, and plead urgently with your neighbor. Give your eyes no sleep and your eyelids no slumber.

[2 : 36] Save yourself like a gazelle from the hand of the hunter, like a bird from the hand of the fowler. I invite you to pray with me now as we come to this portion of God's word.

Our Father in heaven, we thank you that you give us instruction, not just in spiritual matters, in our relationship with you.

You give us instruction in practical matters. I saw last week that you give us instructions when it comes to our sexuality and our bodies. And this week, you give us instruction when it comes to how we manage our money, especially when it comes to helping others.

So we thank you that you haven't left us to figure out life on our own, but you've given us your word.

We ask that you would use your word this morning to make us wiser than we were before.

And as we grow in wisdom, we would look and see Jesus as the one who teaches it to us, and we'd see him as more beautiful and glorious than we saw him before.

[3 : 46] And we ask these things in the mighty name of Jesus. Amen. There's a woman named Michelle Singletary, and she's a well-known financial columnist.

She writes money advice. She writes for the Washington Post, which growing up outside Washington, D.C., that was the paper often that we would receive as a family, but she syndicated in other newspapers as well.

And she wrote an article back in 2016 in June warning against the dangers of co-signing for other people's loans. Now, as part of her column, she receives pushback, so people will send her stories about, you know, why she's wrong in the advice that she gives.

And sometimes she'll run an article with that feedback. Hey, I gave you this advice, and here's kind of the other side of the story. Well, when she ran this article about not co-signing loans, the next month, in July, she ran another article.

She said, usually I receive pushback, but this time around, I received mostly stories confirming everything that I told you. I received stories confirming the danger of co-signing loans.

[4 : 57] And so she shared a couple of those stories. One, a man had co-signed a loan for a woman he was dating. It had a terrible end to their relationship. And now, 10 years after the fact, he was still receiving notices every time her payments were late.

He then went on to, she went on to share a story about someone who co-signed a loan on student loans.

This person was promised they'd only be co-signed for a little bit, and they'd be replaced by the person's father. They had a similar experience. They're receiving calls when this person's late on their payments. It's a substantial amount.

And one of these individuals realized when they went to buy a home that this credit was counted against them. So they had a harder time procuring credit than they would have had otherwise. And then she shares a horror story near the end about someone who co-signed a loan on a car, thinking they were doing a favor for a neighbor.

However, they didn't realize they were also being signed onto the deed of the car. And so when this person failed to pay the insurance payments, they were the ones receiving calls about that.

[6 : 03] And the registration wasn't done correctly. They were receiving calls about that. This individual ended up paying all the fines for the car and, I believe, at one point had to go to court. She points out the first two stories.

Both readers asked the same question, how in the world can I get removed from these loans? And I tell you this story because it's telling us the exact same thing we're being told in Proverbs 6.

Do not put up security for other people. And, like these readers, if you do, do whatever you can to get out of it.

So first, we're told not to do it. That's in verses 2 through 5. It's compared to a snare in verse 2 or trap.

And then in verse 5, it's compared to a trap again. You have to save yourself like you're someone being hunted. Now, the word surety is used here, putting up security.

[7 : 06] And basically what would have happened in the Old Testament is you would have said, okay, this other person is going to receive a loan and I'm going to give you a piece of my property or you can claim my property if they don't pay.

I'm going to be the one who's going to guarantee the loan. Of course, the problem is if they don't pay the loan, then your property gets taken. Now, today we could talk about sureties.

It doesn't work quite the same way. The most common instance is the one here that this woman warns about. And it's this common instance of cosigning on a loan. Someone tells you, hey, I need this loan. All I need you to do is sign.

I'm going to make all the payments. You don't need to worry about it. You're just going to really help me out and do me a solid. A warning, though, here is the same thing that these readers experience. So verses 2 and 5 tells us how terrible it is. And then verses 3 and 4 tell us what to do. If you find yourself in this sort of situation, get out of it. Get out of it as soon as possible.

[8 : 07] Don't let yourself sleep, is what we're told, until you're able to remove yourself from this situation. Because you know, as the author of Proverbs is telling you, as this woman warns in her column, this is a trap.

This is a great way to find yourself making payments for someone else's property. Now, I've shared with you these stories from this article. As I've talked with people about this passage from Proverbs, telling them, hey, this is what we're preaching on this week, I've heard even more stories.

So if you want to know all kinds of horror stories, just start asking people about their experiences or their friends' experiences with co-signing loans. These stories, of course, help us understand why this is a bad idea.

And we read in our confession of faith this morning another verse in Proverbs that tells us how dangerous this is. Proverbs 22, verses 26 and 27 asks, why should your bed be taken out from under you?

In other words, you don't co-sign loans because you could end up losing your own bed. You could end up losing the very thing that you need to provide and support for yourself.

[9:18] You could bankrupt yourself. You could end up paying a monthly payment that you have no means to pay. You could end up destroying your credit. This is gonna be counted against you as your total debt potentially when you go and need to get a loan.

And so it's gonna jeopardize your ability to provide for yourself and it's going to jeopardize your ability to provide for your family. And so that's why I brought it up with the Eighth Commandment. This is going to put yourself in a situation where other people might be stealing from you. Put yourself in a situation where you might be tempted to steal because it's such a bad idea financially. In her first article, this woman shares some statistics. 28% of co-signers see a drop in their credit scores because the person they helped did not pay or paid very late.

38% had to pay some or, wait for it, all of the loan payments because the primary person didn't pay. If they go and they have collectors come after you, you could end up paying late fees, have your wages attached.

[10:27] It's reported on your credit report. And as I mentioned before, you may be limited in your ability to borrow because if a lender looks at you, they're gonna see you already have this massive amount of debt.

And then finally, she warns us, you might be thinking at this point, yes, this is all true. This is true of people who are irresponsible. You don't understand, right?

I'm actually co-signing a loan for someone who's incredibly responsible. They just have this strange situation. It's an exception to the rule. Michelle warns us about that as well.

That person might be incredibly responsible and you can't guarantee they're gonna keep their job. You have no control over their employment. So they may be the most responsible person in the world and then, right, the coronavirus hits.

People are losing their jobs. This person's not able to pay. Guess who's on the hook for it? You are. You cannot, as she says, guarantee their health and their employment.

[11:28] In other words, we don't enable foolish behavior in other people. We don't help someone else to be foolish. A final reason we don't do this is, if banks don't trust them, why should you?

If banks don't trust them, why should you? Think about this for a second. You know this if you've applied for a loan. You often get approved for more money than you should wisely spend. When I went to buy my house, I asked how much I had gotten approved for.

I had gotten approved for a number that was way more than I could ever responsibly spend. I could sign, the bank would let me sign a loan for an amount of money that would put me under.

They didn't need a cosigner for that. So imagine if I went and asked you to cosign a home loan how much money I'm borrowing. I must be borrowing a wildly irresponsible amount of money.

If banks don't even trust someone, you have no reason, no position putting yourselves on the line for them. It can destroy you.

[12:41] It may hurt the person you're helping with that loan. Now, this raises a question. This is a church, Sunday morning. Why in the world are we talking about cosigning loans of all things?

And why am I reading you financial statistics about what's going to happen if you cosign? Well, there's some principles here that lie behind what's going on.

First, God commands us and calls us to care for the poor. We're going to see that all throughout the book of Proverbs. We're told in Proverbs 3.

Remember, we've already seen this. We preached in Proverbs 3 a couple weeks ago. Do not say to your neighbor, go and come again. Tomorrow I will give it when you have it with you. So we've been commanded to care for people who have needs, right?

So we need warnings about what the exceptions are. Proverbs 19 tells us whoever is generous to the poor lends to the Lord and he will repay him for his deed. So you might be tempted to think, God commands me to care for the poor.

[13:48] This person is in a bad spot. They need me to cosign for them. I'm going to do what God's commanded me to do. No, the book of Proverbs gives us warnings. It gives us boundaries about God's commands.

Proverbs 21 says, whoever closes his ear to the cry of the poor will himself call out and not be answered. Except if the poor is calling out and asking you to cosign alone. Then you close your ears. So part of the reason this is in the Bible is we need boundaries to give us wisdom when it comes to God's commands.

There are, in other words, wise ways to help other people. There are unwise ways to help other people. So this is a book about wisdom. It's an incredibly practical book.

We need to be warned and not be foolish. This highlights another thing for us which is the necessity of having wisdom, right? It's not enough to just have a good, tender, generous heart.

[14 : 49] You can be incredibly tender and generous and a loving person and still be a fool. Your heart can be in the right place and you can still do stupid and foolish things.

And so this is a reminder to us that we need to study books like the book of Proverbs. We need to study wisdom to protect us from foolishness. Part of loving God is being wise in this world.

Remember we talked earlier about the characters of Proverbs. We have the foolish person and the simple person. The simple person, one of his characteristics is that he has trouble connecting present actions to future consequences.

Simple person has trouble connecting present actions to future consequences. So a simple person would have trouble thinking through what might happen to him or her if they co-signed a loan or they put up security for someone else.

And so this just again highlights for us the importance of wisdom. We have to listen. It's not enough just to be a good, loving person. It's not enough to just want to care for the poor.

[15 : 56] I'll also point out that this highlights God's fatherly heart towards us. God gives us advice about practical things. We can trust him.

We can love and praise God in part because he's willing to talk to us about the nitty-gritty details of life. We're going to hear about the nitty-gritty details of life in the book of Proverbs when it comes to relationships and emotions.

We've heard about the nitty-gritty details of life in Proverbs when it comes to our sexuality last week. Of course, we'll hear about it again later in chapter 6 and chapter 7. God loves us so much that he talks to us about granular things like this.

God loves us so much that he's willing to talk to us about the details of how we handle our money.

God cares about our lives not just on Sunday morning when we come to sing songs to him.

He cares about our lives Monday through Saturday as well. There are things we do Monday through Saturday that are wise wise and unwise wise or foolish. And so if that's true if this is the floor of the law as I talked about earlier what's the ceiling then?

[17 : 11] If we put off putting up security for other people what is it that we actually put on? What should we be pursuing? Well, we pursue wise generosity.

We pursue being generous and caring for ways in ways that are helpful. Wise generosity restores others. It doesn't enable them. Wise generosity restores and helps other people rather than enabling them to make foolish decisions.

Remember I mentioned earlier if you had co-signed a loan for me in buying a house you would have been enabling me to make a terrible foolish decision. So we're generous in wise ways.

You want to actually help me and enable me. You want to move me towards a place where I'm self-sustainable. God in his redemption does not just throw us handouts. He doesn't just buy us out of our sin and leave us there.

He restores us. There's the process of sanctification where God is making us more and more into the image of Jesus Christ. He's making us look like him. There's something lazy about co-signing alone.

[18 : 19] It's easy to sign a piece of paper. It's hard to get alongside of someone and actually help them in the situation they're in. You're resolving a symptom rather than addressing the cause, the problem that underlies that symptom.

And so there's a variety of things you could do. For example, you could give a gift to someone rather than enabling them to take out a loan. That gift means you measure how much can I actually afford.

I know that I'm giving this money rather than wondering whether I'm giving this money, and so I can calculate that. Is this gift going to help them? There's a book that we go through sometimes in this church with our leaders called When Helping Hurts.

And it talks about the fact sometimes you can hurt someone by helping them, and it gives categories for the helpful ways to come alongside someone. They give three categories. One is relief, one is rehabilitation, and one is development.

These are different ways of giving sacrificially rather than destructively. We give and we help other people sacrificially rather than destructively.

[19 : 25] So I'll give you some examples. Let's say someone comes and they ask you to co-sign a loan for them on a car. Well, this might be a legitimate need, right?

This person might actually need a car. What can you do instead of co-signing the loan? Well, maybe you need to gather together a group of other people who can all put in some money, and maybe you help this person buy a \$4,000 car rather than co-signing a loan for a \$20,000 car. That might be a wise way to help that person rather than a foolish way to help that person. Maybe that person, instead of needing help buying a car, maybe they need you to counsel them to use public transit instead.

Maybe they need to do some budgeting. That would be a wise way. If you're helping someone with a home loan, by the way, a lot of co-signing happens between parents and children.

Again, don't think that this is an exception, that these warnings are an exception when it comes to your kids. I could tell you more stories about that. I won't go there. Someone asked for help in purchasing a home.

[20 : 35] Maybe instead of helping them by co-signing, you help them with a down payment. You know how much you're able to afford and you give them a gift. Maybe instead of doing that, this person needs help getting better job skills.

Maybe they need a higher paying job. That's a wise way to help someone. Maybe you pay for some job training for them. That's a way to give them development in those categories of relief, rehabilitation, and development.

Maybe this person needs help budgeting and saving so that they can make a larger down payment on a car and they can have a lower monthly payment. If someone comes and asks you to co-sign for student loans for them, by the way, this is one of the worst things you can co-sign on, there are wise ways to help them.

Maybe they need counseling to go to a cheaper school. Maybe they need to go to a community college rather than a four-year college. Maybe this person needs to do school at a slower pace so they can work and pay for it along the way.

Whatever it is, we're not saying from this passage, don't help other people. What we're saying is there are wise ways that make other people wise and there are foolish ways that make other people foolish.

[21 : 48] We embrace the wise ways. We help people. We want to come alongside of them. We want to assist other people. We know that not everyone is in the situation they are because they're irresponsible.

Some people are, some people aren't. Some people need help. We just need to help them in ways that don't endanger ourselves and our own families. We help them in ways that model God.

God as our Father instructs us and God as our Father shows us how redemption works. He comes and he restores. He's the kind of Father who provides relief, rehabilitation, and development.

He provides redemption for us. That's the logic of the gospel. That Jesus dies for us, he pays what he can afford, which is infinite. He's able to afford paying the cost of our sins and then he rehabilitates us.

He restores us. He renews us. That's the way he helps people. That's the way we help people. Now I've told you before, when we talked in Proverbs chapter 3, that the way Proverbs work is that Proverbs are not rigid rules.

[22 : 55] They're principles rather than rules. They're guidance about how life generally works, and so they need to be applied at the right place at the right time. What I don't want you to hear is that it is a sin to cosign a loan for someone.

In fact, the Old Testament gives an example in the book of Genesis of a security being given, a surety. There's actually a law in the Old Testament about it, and the law is meant to protect the person who gives the surety.

It says if you take someone's cloak as a surety, make sure you return that before it's cold at night. So it's not forbidden by God's law. It's allowed. It's just foolish.

So what are the exceptions? When would be the situation that you would cosign a loan for someone? I'd say there's a few principles. One of them we see in that verse in Proverbs chapter 22, which I will refer to as the bed principle.

Whatever you do, if you cosign a loan, make sure that you are prepared to pay every single payment on that loan, and that doing so means you won't lose your bed. So you need to have enough money in your budget that you can add that payment for as many years as it lasts, and it will not hurt you and your family financially.

[24 : 08] You've got to make sure you pass the bed rule. You've got to be willing then to be able to pay it, and then you have to ask, are you enabling bad behavior?

Are you enabling someone to take out a loan that's irresponsible for them to take out? There might be some exceptions, right? And I'll give you an example of one exception to cosigning a loan or putting a surety.

When we got our loan on this church building, we did not have a cosigner, but we did have someone who put up \$500,000 as a surety, I guess is what you could say.

They weren't cosigning, they weren't taking responsibility for our payments, but they said, I will be on the hook for \$500,000 if this church falls down. For this individual, this individual who did this is worth hundreds of millions of dollars.

dollars. So, had they had to pay that \$500,000, they would have passed the bed principle. He would have not lost his bed. It's a slightly different situation with a church than a person, and at the end of the day, when we renegotiated our loan last fall, we had this person released from the loan.

[25 : 17] So, this man never ended up paying that \$500,000. He's not on our loan anymore. The bank said, wow, you guys have done a fantastic job paying your loan payments every month. We're going to set this up well, and this man's off the hook.

So, there are exceptions. The fact that we got him removed, he never paid that \$500,000, proves that that was an exception to the rule, right? He decided to do that. He's a Christian man. He wanted to help a church.

Ended up proving to be wise. But again, it's exceptions like that that prove the rule. If you're cosigning, make sure you're like this man. You can afford to pay it and not lose your bed.

So, we don't apply Proverbs rigidly. We understand there are situations where it applies, situations where it doesn't apply. This one's going to apply most of the time, almost all of the time.

Of course, I've been telling you that Jesus is our great wisdom teacher, and Jesus teaches wise generosity as well.

[26 : 21] He tells us a story in Luke chapter 10 about the Good Samaritan. If you're familiar with this, you know that there's a man who comes and asks Jesus, what does it mean for me to love my neighbor?

Jesus tells a story about a man who's beaten. He's on the side of the road and there's religious people who look him over who don't help him and there's a Samaritan who comes and he does help this man. What does he do for him?

Well, he takes him. He gives him relief. He takes him to a place where he can stay. He gives his own money as a gift, right? He's actually being generous, but in a way that's wise. He knows this man is in a bad position not because of his foolishness but because of someone else's violence. So he helps him. He gives his own money to the innkeeper and he says, if you need any more, I'm here. I'm going to be the one who pays it. That's wise generosity, right?

That's a way to care for others. Jesus tells us in Matthew chapter 25, there's going to be a time where he looks at people. He tells us the story of the sheep and the goats and he's going to say to the sheep, whatever you did to one of the least of my brothers, you did it to me.

[27 : 25] So Jesus teaches us, he commands us to care and help for other people. He tells us when we help other people, we are doing it for him, we're doing it to him. And so we want to be generous people.

We want to be people who help the poor, who help people in need. Jesus empowers this as well. We see in Acts chapter 2, in Acts chapter 4, Jesus' spirit, the Holy Spirit is enabling people to share generously.

They're sharing whatever they have with people who are in need. And so this is the character of the Christian community. It's the character that Jesus gives to us. He just gives it to us in wise ways.

And then Jesus models it, of course, for it. He models it and empowers it. He models it and empowers it through the way that he lives on this earth, restoring people. And of course, ultimately, he models and empowers it for us in his death on the cross.

He shows us what wise generosity looks like. For those who are willing to repent of their sins and follow after him, turning away from sin and towards righteousness, admitting that they have no hope in this world aside from Jesus, that outside of their hope and faith and trust in Jesus, they will face eternal punishment and separation from God.

[28 : 42] Jesus offers through his death forgiveness and restoration. He offers relief and rehabilitation. That offer is for us.

It's for you this morning, for anyone who has repented of their sins or who repents of their sins. Jesus makes that offer, that generous offer, and it doesn't lose him his bed.

Jesus can afford it. Jesus can afford to offer it because he's earned it through his death. And then he restores us, right?

He's working with us. Jesus isn't lazy. He doesn't just pay off the debt of sin. He's restoring us. He's renewing us into his image. And so he's making us people who look like him.

We do not need a cosigner, right? We didn't need someone to come and say, well, if they can't pay the debt, I will. There's no way we could pay the debt of our sin.

[29 : 40] And so we couldn't have a cosigner. We needed someone to completely pay our debt. We needed Jesus. And so we look to him. We look to him for wise generosity.

We know that Jesus is at work restoring us, and he's restoring this world. And so we can follow after him, restoring others, and restoring this world that Jesus loves and died for in ways that are wise rather than foolish.

Please pray with me. Our Father in heaven, we thank you that you give us nitty-gritty instructions about life.

You teach us how to walk in this world, not just in repentance to you, but in ways that help build others up rather than tear them down. We ask that you'd grow us up in wisdom, especially when it comes to money, and that we would look to you as our model and our example, that we would embrace your restoration of us, and that it would cause us to work for restoration of others.

We thank you that you give us wisdom through Jesus, and so we ask for that wisdom in his name. Amen. Amen.