

"My child, if you have put up security for a friend's debt or agreed to guarantee the debt of a stranger— if you have trapped yourself by your agreement and are caught by what you said— follow my advice and save yourself, for you have placed yourself at your friend's mercy. Now swallow your pride; go and beg to have your name erased." Proverbs 6:1-3 NLT

lectio // Proverbs 6:1-5

One of the lessons out of Proverbs I did not follow and it was pretty scary! My heart went out to a friend who wanted to go to school but did not have all the finances together for it. Many of the other guys in the group were accepted and figured out a way to pay for it, but this one friend wasn't going to get in. So I (we) signed a co-loan and hoped for the best. Reality, I forgot about it until a few years after my friend graduated and started getting letters from the bank and realized it also effected our credit score - our CREDIT SCORE! Thankfully my friend was very responsible and fully paid back the loan over 10 or 15 years. So this dragged out for a very-long-time. This Proverbs reminded me and somewhat haunted me the whole time. Also, in that period of time our own family needed a co-signed school loan. So, for a few years, we had TWO! Yes, I tried to think about the fact that our friend was like a son to us. In other words, we wanted to see him succeed and love them very much - but this Proverb still remains in my mind. Just a tale of caution and a little long-haul hand wringing!

oratio

pray as responding to the words, phrase, sentence that God has stirred within you

Dad,

Thankfully, your grace was so real and abundant in my life, our dear friend's life and our own child's life. You are so good to cover me, even when I take the risks and get into things I don't fully understand.

contemplatio