

## Mishlei 06-01

# Wishful Thinking

[Pesukim 6:1 thru 6:5]

### Key Concepts

In the previous chapter we have seen how the downward spiral to sin is often marked by self-delusion. Mishlei now touches upon another aspect of self-delusion, which is wishful thinking. This is a quality of human nature that tricks a person into taking foolish chances, thereby exposing himself to the risk of tragedy.

People who are drawn to gambling or to risky business ventures are victims of wishful thinking because they focus their attention on fantasies of favorable outcomes instead of the reality of the situation. A person who has been blessed by Hashem with property or other assets has a responsibility to use it wisely. He should use it to do *mitzvos*, support Torah, provide for his family, and serve Hashem. But he needs to beware the dangers of wishful thinking for he can lose everything. If he exposes his wealth to undue risk, he is betraying his responsibility.

### Exploring Mishlei

To illustrate the dangers of wishful thinking, Mishlei uses the example of the person who agrees to guarantee a loan. On the surface this may seem a worthy thing to do, and it may very well be a *mitzvah*, but it opens up the unwary individual to the risk of doing something that he may come to bitterly regret.

Typically, when a person guarantees a loan he does not have to put up any money and yet he can bask in the gratitude and good will of the borrower and lender. He assumes the loan will be repaid without his intervention and he will come out of the deal looking good.

It is generally much more difficult to refuse a request for a guarantee than to refuse a request for a loan. Refusing to give a guarantee shows lack of confidence in the borrower, which can be awkward.

The problem is that there is a serious risk of the loan not being repaid. If a large sum of money is involved and/or if the same guarantor commits himself a number

of times, he may be exposing himself to an obligation far in excess of what he is able to pay. He has been a victim of wishful thinking.

Mishlei enters the story at the point where the foolish commitment has already been made. He rebukes the guarantor for having allowed himself to get into this situation and urges him to do what he can to placate the lender and unwind his obligation before the due date of the loan, when it may be too late.

(א) בְּנֵי אִם עֲרַבְתָּ לְרֵעֶךָ תִּקְעֶתָ לְזָר כַּפִּידָּ:

(ב) נֹקֶשֶׁת בְּאִמְרֵי פִיךָ נִלְכַּדְתָּ בְּאִמְרֵי פִיךָ:

(ג) עֲשֵׂה זֹאת אִפְּוֹא בְּנֵי וְהִנָּצַל כִּי בָּאתָ בְּכַף רֵעֶךָ לֶךָ הִתְרַפֵּס וְיִרְהַב רֵעֶיךָ:

(ד) אַל תִּתֵּן שְׁנָה לְעֵינֶיךָ וּתְנוּמָה לְעַפְעָפֶיךָ:

(ה) הִנָּצַל כַּצְּבִי מִיָּד וּכְצַפּוֹר מִיָּד יִקּוּשׁ:

(1) My son, if you guaranteed a loan to your friend, if you gave your handshake to a stranger

(2) you have been caught by the words of your mouth, you have been trapped by the words of your mouth.

(3) Do this now, my son and save yourself, for you have come under the power of your friend. Go humble yourself and curry favor with your friend.

(4) Give no sleep to your eyes and slumber to your eyelids.

(5) Hurry to escape like a deer from the power of the trap, and like a bird from the power of the snare.

## Learning Mishlei

(א) בְּנֵי אִם עֲרַבְתָּ לְרֵעֶךָ תִּקְעֶתָ לְזָר כַּפִּידָּ:

My son — בְּנֵי,

if someone asks your friend to lend him a large sum of money but your friend only agrees on condition that you are willing to guarantee the loan, don't delude yourself into thinking that what you are doing is risk-free. The debtor may very well be unable to repay, and you will be faced with the need to cover the loan. You could then end up being impoverished because of a rash decision that brought you no real benefit.

And so, if **you** foolishly **guaranteed** — **אִם עֲרַבְתָּ**  
a large loan to be repaid **to your friend** — **לְרֵעֶךָ**,  
you have placed yourself in a bad position.

It is even worse if the lender is someone you don't know very well, in which case  
**you gave your handshake to an unsympathetic stranger** — **תִּקְעֶתָ לְזָר כַּפֶּיךָ**,  
who will be unforgiving when the time comes to demand payment.

**(ב) נֹקְשֶׁת בְּאִמְרֵי פִיךָ נִלְכַּדְתָּ בְּאִמְרֵי פִיךָ:**

Even if the lender is your friend and will go easy on you,  
**you have been caught by the words of your mouth** — **נֹקְשֶׁת בְּאִמְרֵי פִיךָ**,  
foolishly thinking that you will not be held to account.

But if the lender is a stranger, you are worse off for  
**you have been trapped by the words of your mouth** — **נִלְכַּדְתָּ בְּאִמְרֵי פִיךָ**  
and you won't get out of the situation without anguish.

**(ג) עֲשֵׂה זֹאת אִפּוּא בְּנִי וְהִנָּצַל כִּי בָאתָ בְּכַף רֵעֶךָ  
לֵךְ הַתְּרַפֵּס וְרַהֵב רֵעֶיךָ:**

My advice is that you

**do this now, my son** — **עֲשֵׂה זֹאת אִפּוּא בְּנִי**,  
**and save yourself** — **וְהִנָּצַל**.

**For you have come under the power of your friend** — **כִּי בָאתָ בְּכַף רֵעֶךָ**,  
who can force you to cover his loss if the borrower  
fails to meet his obligation.

**Go quickly to humble yourself** — **לֵךְ הַתְּרַפֵּס**  
**and curry favor with your friend** — **וְרַהֵב רֵעֶיךָ**.

Don't wait until the loan is due. Try to extricate  
yourself from your commitment when there is  
still a chance that the borrower can repay the money.

**(ד) אַל תִּתֵּן שָׁנָה לְעֵינֶיךָ וּתְנוּמָה לְעַפְעָפֶיךָ:**

You have put yourself in an untenable position. This is not a time to take it easy and  
hope for the best. Work actively day and night with both the borrower and the  
lender to get the matter resolved.

At night **give no sleep to your eyes** — **אַל תִּתֵּן שָׁנָה לְעֵינֶיךָ**  
**and by day give no slumber to your eyelids** — **וּתְנוּמָה לְעַפְעָפֶיךָ**.

(ה) הִנָּצֵל כְּצִבִּי מִיָּד וּכְצֹפֹר מִיָּד יִקְוֶשׁ :

Hurry to **escape** — הִנָּצֵל

from the situation **like a deer** — כְּצִבִּי

that springs away **from the power** — מִיָּד

of the trap, **and like a bird** — וּכְצֹפֹר

that flies away **from the power of the snare** — מִיָּד יִקְוֶשׁ

before its jaws can close.