

Mishlei 17-18

Commitments

Key Concepts

A person is sometimes tempted to make a commitment which he believes he will never to be called upon to honor. A typical example arises when he is asked to act as a co-signer, guaranteeing a loan for his friend. He hopes the friend will repay the loan in a timely fashion and so he will have done his friend a favor at no cost to himself.

But what if the friend defaults on the loan? Then the good-intentioned guarantor finds himself owing money that he never thought he would have to pay. This can lead to bitter resentment, anger, and strife, especially if the guarantor has over-committed himself. How many other loans has he guaranteed? His intended good deed has turned into a bitter pill.

What are the chances of these kind of situations actually happening? Because of the danger of wishful thinking on the part of the guarantor and the praise that the borrower heaps upon him when he signs the commitment, there is a great risk that the above situation will become a reality.

To avoid the potential for tragedy Mishlei places great emphasis on discouraging such guarantees. We have seen an example of this in segment 06-01 where Mishlei rebukes an overextended guarantor. Mishlei urges him to do what he can to placate the lender and unwind the obligation before the due date of the loan.

And then, in segment 11-15 Mishlei presents a proverb in which people are advised to avoid giving such guarantees, especially if the borrower is not well known.

In a broader context, every person should think very carefully about any commitment he is about to make. Making a commitment means you are venturing into the future. Who can predict the future? Things in the future may be different than they are today. Don't do it unless there is a good reason for it.

Exploring Mishlei

(יח) אָדָם חָסֵר לֵב תּוֹקֵעַ כָּף עֵרֵב עֲרֻבָה לְפָנָי רֵעֵהוּ:

(18) **A man who lacks wisdom makes a commitment to guarantee a loan for his friend.**

This proverb describes the commitment to guarantee a loan as the act of an unwise person. He is unwise because he has not given sufficient thought to the possibility that he is exposing himself to an unexpected debt.

The implication is that before making any kind of commitment a person needs to give careful consideration to the likelihood of his having to fulfill that commitment and the potential difficulty that he may have in meeting that obligation.

Learning Mishlei

(18) **A man shows that he lacks wisdom — אָדָם חָסֵר לֵב — if he makes a commitment — תּוֹקֵעַ כָּף — to guarantee a loan — עֵרֵב עֲרֻבָה — for his friend — לְפָנָי רֵעֵהוּ**

The unwise person in this case is described as a **חָסֵר לֵב**, deficient heart. The word “heart” refers to the inner mind that directs a person’s actions. A person with self-control has trained his heart to be guided by his wisdom. He is then referred to as a *chacham lev* (wise of heart). Without this guidance, the person is free to follow the mood of the moment. He is then said to have a deficient heart.

In describing the making of a commitment, Mishlei uses the phrase **תּוֹקֵעַ כָּף**, handshake, because a handshake is normally an act of friendship, an act which is surrounded by good will. However, Mishlei alerts us to the potential for tragedy that can arise out of a simple handshake.

Mishlei speaks of making a commitment for his friend using the word **לְפָנָי**, “in the presence of”. This emphasizes the friend’s goodwill and gratitude which is drawing the guarantor into his commitment.

Additional Insights

[1] In the previous proverb (17-17) Mishlei had praised the faithful quality of a loving friendship. But he now reminds us that it is unwise even for such a good

friend to take responsibility for his friend's business debts and commitments. Doing so is to act without anticipating the future. (מלבים)

[2] One may be embarrassed to refuse a friend's request to guarantee a loan. But if he anticipates that the friend's inability to pay the loan will lead to anger and disappointment, the course of wisdom is not to be ashamed to refuse a favor when common sense dictates that it may very well end the friendship. (רבינו יונה)

[3] The proverb may also be understood as referring to an unwise person who commits himself to befriend a sinner. He needs to be careful not to imply support of the sinner's sinful conduct. The new commitment is then unwise because it violates his prior commitment to Hashem. (רש"י)